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Independent Order of Oddfellows, Manchester Unity
Friendly Society

AN ACCOUNT OF AN INVESTIGATION

OF THE

Sickness and Mortality Experience of the I.O.O.F. Manchester Unity

DURING THE FIVE YEARS 1893-1897

BY

ALFRED W. WATSON, F.I.A., F.S.S.
ONE OF THE ACTUARIES TO THE SOCIETY, AND A PUBLIC VALUER
UNDER THE FRIENDLY SOCIETIES ACT

FOLLOWED BY

TABLES SETTING FORTH THE DEDUCED RATES OF SICKNESS AND MORTALITY IN DIVISIONS GOVERNED BY OCCUPATIONS AND BY GEOGRAPHICAL SITUATION

WITH

LIFE TABLES

DRAWN FROM RURAL AND URBAN EXPERIENCES (SEPARATE AND COMBINED) IN CERTAIN GEOGRAPHICAL AREAS

AND BY

MONETARY TABLES

With Interest at 3, 3¼, 3½, and 4 per cent.

SUPPLYING THE VALUES OF SICKNESS BENEFITS AT THE SUCCESSIVE PERIODS OF INCAPACITY FOR THE WHOLE OF LIFE, OF DEATH BENEFITS, AND OF ANNUITIES

WITH

COMMUTATION COLUMNS

BY WHICH MAY BE OBTAINED THE VALUES OF SICKNESS BENEFITS TERMINABLE AT ANY AGE, AND OF TEMPORARY AND DEFERRED ANNUITIES

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INTRODUCTION.

THE Manchester Unity of Oddfellows began to take form and acquire cohesion in the early years of the 19th century. Oddfellows' lodges had existed from early times—times so remote that all traces of their formation have been lost. Offshoots from, or founded in imitation of, lodges of Freemasons—the first efforts of those primitive Oddfellows' lodges—were of a purely mutual benevolent character.

Out of the funds which naturally accumulated from the small weekly contribution called for in these early days, our benevolent predecessors, in the largeness of their hearts, promised (and paid—for a time) benefits in sickness and at death out of all proportion to the sums demanded as subscriptions. It had not dawned on them that liability to sickness increased with advancing years, or that the money paid in sickness benefits to the older members was only drawn from the contributions of the younger ones. So long as there was a balance on the right side of the capital account at the end of each year, the growth of liability beyond the growth of capital was not realised.

The development of the insurance principles, which are now the distinguishing features of the work of the Unity, was a gradual process, though the necessity of securing permanence for the operations of the lodges by substituting a scientific for a haphazard system became manifest to the more thoughtful members of the Society before the last century had run through half its course. It was in 1844 that the first steps were taken to obtain the information which would enable the Order to erect some landmarks on the road leading to financial soundness. So strongly was the action of the Directors resented, that in 1845 lodges comprising some 16,000 members were suspended and subsequently expelled from the Society, in consequence of their refusal to comply with what has since been admitted to be a most salutary requirement; while probably as many more withdrew rather than submit to what they deemed an unwarrantable interference with their independence.

Undeterred by opposition from within, or adverse criticism from without its own ranks, the Manchester Unity pursued its search after truth. From the Returns, which were with difficulty obtained, it gave to the world the results of its first investigation in 1850. The second followed at a short interval, and the third, upon which the tables now in use were based, was issued in 1872. These works will ever remain a monument, not only to the genius of Henry Ratcliffe, their author, but also to the far-sighted policy and determination of those leaders in the Manchester Unity, who at all hazards resolved that light to its fullest extent should be shed upon the operations of a society which so closely affected the daily lives of hundreds of thousands of their fellow-countrymen.

Their reward came in the recognition by the Royal Commission on Friendly Societies, that issued its Report in 1874, of the work which had been accomplished by the Manchester Unity. Then reported by an impartial body of independent judges as the foremost among similar organizations, it has since steadily pursued the object it had made its own—viz., by co-operation to insure for its members an income in sickness and a sum to be paid at death—with ever increasing success.

Following the investigations into its own experience, the Manchester Unity determined to utilize the information obtained, in order that the position of its lodges might be ascertained by actuarial valuation—a work which was also undertaken by the same man whose genius had made the investigation possible. Henry Ratcliffe died in 1877, but, fortunately for the Society, a successor was found in Reuben Watson, whose qualifications for the task were in every respect equal to those of his distinguished predecessor. Succeeding valuations made by Reuben Watson, until he, too, joined the great majority, drew attention to the insufficiency of the data upon which the previous investigation rested; but, knowing that the Government had called for Returns from all friendly societies, the Unity thought it better to await the result of the inquiry by the Government before undertaking the labour and incurring the expense of investigating its later experience.

So greatly did the Government tabulation, when it appeared, differ from any hitherto published, that after carefully considering the question in all its bearings, the Manchester Unity again determined to look into its affairs, and the result is now given to the Society and to the world.

The magnitude of the task is manifested in the following ex-

planatory statement which has been prepared by Mr Alfred W. Watson, F.I.A. (to whom the work of investigation was entrusted during the lifetime of the late Reuben Watson), who has brought his task to a successful conclusion. The Manchester Unity has again earned the gratitude of the friendly society world, as well as of all who are interested in the social problems presented by the system of mutual insurance which in England is such a feature of industrial life. The Society may also congratulate itself on the services of its actuary, which have enabled it to present the results of an investigation of unparalleled magnitude in a shorter time than has ever before been occupied on similar work.

The latest result of the determination of the Manchester Unity to spare no pains or necessary expense to arrive at the truth, which has ever been its goal as well as its watchword, will redound to the credit of all who have participated in the work. The Directors who laid it before the Society, the Annual Meeting at Oxford in 1898 which ordered the work to be undertaken, the Secretaries who furnished the particulars, are alike entitled to commendation. Their action proves that the voluntary spirit which has raised the Manchester Unity to its present wonderful proportions and position of pre-eminence is still alive to render any services that may be necessary to sustain the institution built up by its own members. But, beyond all, it will stand as an enduring record of the gift of penetration, the ability to marshal facts, and the power of organization, aided by a severe scientific training, which has been placed at the disposal of the Unity by the author of the following pages.

That these facts concerning the objects, the position, and the methods of the Manchester Unity may be properly appreciated is the excuse offered for intruding this brief introduction by

ROBERT W. MOFFREY,
Grand Master.

April 1903.

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AN ACCOUNT OF AN INVESTIGATION

OF THE

SICKNESS AND MORTALITY EXPERIENCE

OF THE

INDEPENDENT ORDER OF ODDFELLOWS MANCHESTER UNITY FRIENDLY SOCIETY

During the Five Years 1893 to 1897.

BY ALFRED W. WATSON, F.I.A., F.S.S.

THE first Investigation of the Sickness and Mortality prevalent amongst the members of the Manchester Unity was made by the late Mr Henry Ratcliffe, Corresponding Secretary of the Order, from data supplied by the Lodges as to their experience during the years 1846–48. The second Investigation, also conducted by Mr Ratcliffe, dealt with the experience of the years 1856–60, and the third, which was also undertaken by Mr Ratcliffe, covered the period 1866–70.

The Monetary Tables deduced in the course of the last named enquiry have been the financial Standard of the Society since 1872, and any variations from the common averages of Sickness and Mortality deemed to be attributable to occupation risks or other uncontrollable causes have been dealt with, so far as Valuation is concerned, by approximate adjustments of the Standard. There was found reason to believe, however, as time elapsed, that the Sickness claims throughout the Society were generally rising in excess of the Standard of 1866–70, irrespective of occupation risks, and the necessity for some revision of the Standard was thus becoming evident, when, in the year 1896, the

publication of a Report of the late Mr William Sutton, Actuary to the Friendly Societies Registry Office, setting forth, *inter alia*, the experience of Registered Friendly Societies in the years 1876–80, immediately brought the subject into prominence. The average rate of sickness at every age was shown by such experience to be distinctly greater than that disclosed by any pre-existing Standard; and as the data upon which the Registry Office Tables were based were more recent and more voluminous—particularly as to the older ages—than those of other tables, the reliability of the latter, as a measure of present-day experience, was, of necessity, brought into question. Recognising the need for further enquiry the Annual Meeting of the Manchester Unity instructed the Board of Directors in 1897 to consider the whole subject with the view to a new investigation of the Society's experience; and in the following twelve months the Board accordingly deliberated the various administrative questions to which the proposal gave rise, and particularly that of the method to be adopted for collecting the data from the branches. In due course a Report was laid before the Annual Meeting of 1898, and the following Resolution was passed:

"That the Directors be instructed to proceed with the tabulation of the Sickness and Mortality Experience of the five years 1893–97 on the lines suggested in Clause 24 of their Report to this A.M.C."

Pursuant to this resolution, Returns were issued to the Lodges in September 1898. These Returns were of a novel form so far as concerned the experience of Friendly Societies, the cumbrous sheets which had hitherto been employed for the purpose being superseded by a card system. Copies of the cards used and of the "instructions" as to their preparation are appended. From these it will be seen that a card was to be prepared for each member who was in the Society at any time during the period under observation, a distinction being made by the colour of the cards between the members who, respectively, were "Existing" on 31st December 1897 (white), "Died" during the five years (pink), or "Withdrew" during the five years (green).

The reasons for the employment of cards instead of sheets were two. The first was that of ease and consequent diminution of risk of error in the preparation of the data by the Secretaries of Lodges; it was considered that cards would be less irksome to

deal with than large sheets containing numerous columns to correspond with the many items of information which made up a member's "experience" during a period of five years, and it was therefore thought that sets of cards, which could be handled with ease and classified in various ways to suit the differing systems on which the required facts had been recorded in the books of the Lodges, would be more acceptable than columnar sheets. For, however skilfully designed, returns in sheet form could not be otherwise than formidable, and indeed forbidding, to men whose opportunities of work in this direction were limited to their leisure hours. This experiment proved entirely successful. Although the task was a heavy one, the preparation of the cards was taken up by the majority of Secretaries with earnestness, and a full sense of the necessity for accuracy and completeness; keen interest in the work was exhibited in many quarters, and some of the Secretaries of Districts went to great lengths in the supervision of the cards of their Lodges.

The second reason for the choice of cards was that of economy in the work of the special staff of clerks at the central "Experience" office. For the purpose of the many groupings and classifications which had to be made in the process of co-ordinating the experience, it would have been necessary, in any case, to make use of the facilities afforded by the card system, and it was seen that considerable saving, both in time and money, would be effected if the transcription of the facts from sheets to cards could be avoided. This point was rendered of special importance by the size of the body of data which had to be dealt with. It was evident that, after making a liberal allowance for rejections, the number of facts comprised within the investigation would far exceed that which had been available for any former enquiry of the kind. Previous investigations, moreover, had dealt but partially with several matters as to which full examination was deemed essential, now that the form of the returns—previously determined by the Quinquennial Returns supplied to the Registry Office under the Friendly Societies Act—was under the complete control of the Executive; and it was considered, therefore (although no limit had been placed upon expenditure), that money available for the Investigation might be spent to better advantage than in mere copying of the facts from sheets to cards.

[*Copy of "Instructions."*]

I. O. O. F., MANCHESTER UNITY.

INVESTIGATION OF THE SICKNESS AND MORTALITY EXPERIENCE OF THE SOCIETY DURING THE PERIOD 1893–97,

Pursuant to the 64th Resolution of the Oxford A.M.C.

INSTRUCTIONS TO SECRETARIES OF LODGES

AS TO THE PREPARATION OF THE DATA TO BE SUPPLIED TO THE ACTUARIES OF THE ORDER.

In compliance with the instructions of the G.M. and Board of Directors, pursuant to the 64th Resolution of the Oxford A.M.C., a set of "Experience" Cards is forwarded by the Actuaries of the Order, from Nottingham, to be filled up by the Secretary of the _____ Lodge, _____ District.

It is requested that the following instructions, which have been prepared by the Actuaries of the Order, be carefully studied and observed throughout the whole course of this work in order that it may not be afterwards necessary to return the Cards for amendment.

1. A separate Card is to be filled up for each Member. Every Benefit Member is to be included who has been on the books of the Lodge at any time during the five years 1893–97.

WHITE Cards are to be used for Members who were on the books on 31st December 1897.

PINK Cards are to be used for Members who DIED during the five years 1893–97.

GREEN Cards are to be used for Members who LEFT the Lodge from any cause (expulsion, lapse by non-payment, resignation, or clearance) during the five years 1893–97.

2. After giving the name or number of the Lodge (whichever the Secretary prefers), the name of District, and the name or register number of Member, the Secretary is asked, on the White Cards, for "Present Occupation of Member." This means the occupation which the Member was following on 31st December 1897, so far as known or ascertainable. If this is not definitely known the occupation of the Member at initiation as recorded in the books of the Lodge should be given.

In the case of Members who have left the Lodge (Green Cards) or died (Pink Cards), the occupation in the last year of membership, if known, should be stated; otherwise the occupation at the time of initiation.

3. The following details are asked for on each Card:

Year and month of birth.

Year in which the Member was admitted into the Lodge.

Age (*last birthday*) when admitted. When, however, the year and month of Birth are stated the age when admitted need not be given.

The year of admission referred to above means the year in which the Member joined the Lodge, whether he was admitted by initiation or clearance.

4. Where Members have left the Lodge (Green Cards) or where Members have died (Pink Cards) the year of leaving or of death, as the case may be, must be stated in the space provided. It is not necessary to give day or month.

5. On each Card will be found the following:

"If the Member was receiving Sick Pay on 31st December 1892, state the year and date, as nearly as possible, at which that Sickness began."

It is particularly desired that if the Sickness began in 1891 or 1892 the exact date shall be stated, but in cases of Sickness which began before 1891 and had continued up to the end of 1892 it will be a sufficient answer to state "Before 1891."

6. On the back of the Cards details are to be given of all Sickness Claims during the five years 1893–97. The claims of the separate years are to be given in separate spaces as provided, and in each case the date when the Sickness began, the date when it ended, and its duration must be stated. If the member claimed for more than one attack of sickness during any year the dates of

beginning and ending, and the duration of each claim must be given separately.

In cases where the sickness began in one calendar year and ended in the next, or in a subsequent year, the claim must be entered on the Card as being a *separate* attack for *each* of the calendar years into which the sickness extended. Thus, if a Member became sick and made a claim in September 1893, and remained on the Funds until August 1894, or, say, 46 weeks in all, the entry on the back of the Card must be made in the following form :—

EXTRACT FROM CARD.

SICKNESS BEGAN.	SICKNESS ENDED.	DURATION OF SICKNESS IN EACH YEAR.	
Year and Month.	Year and Month.	Weeks.	Days.
1893 *September*	1893 *December*	*14*	*5*
1894 *January*	1894 *August*	*31*	*1*

It will be seen that the sickness having been experienced partly in 1893 and partly in 1894 is entered on the Cards as *two* attacks —one in 1893, commencing in September and ending in December, and one in 1894, commencing in January and ending in August. The 14 weeks 5 days of claim in 1893 and the 31 weeks 1 day in 1894 make up the full 46 weeks during which the Member is assumed to have been sick.

In some Lodges it has not been customary to record the date of "declaring on" in the case of Members living away and paid by other Lodges. Where this is the case the Secretary will usually have before him the date only on which the claim was paid, and in the majority of cases this date will be towards the end of the year and have no reference to the date at which the Member was actually sick. If, in cases of this kind, the Secretary is unable to state the exact months in which the sickness claims began and

ended, the *duration* only of the attack need be given (in the space provided for the same), leaving *blank* the spaces for the dates of the beginning and ending of the sickness.

7. The following form must be filled up and returned with the Cards. A printed Balance Sheet for EACH OF THE FIVE YEARS 1893-4-5-6-7 must also be sent.

THOMAS COLLINS, C.S.

MANCHESTER, *October* 1898.

_____ LODGE, _____ DISTRICT.

SUMMARY OF SICKNESS CLAIMS, 1893–97, ACCORDING TO THE ACCOUNTS OF THE LODGE.

Year.	Weeks of Full Pay.	Amount Paid.	Weeks of Reduced Pay.	Amount Paid.	Weeks of Further Reduced Pay (if any).	Amount Paid.	Weeks of Further Reduced Pay (if any).	Amount Paid.	Total Weeks of Sick Pay.	Total Amount Paid.
		£		£		£		£		£.
1893										
1894										
1895										
1896										
1897										
Total.										

_____ SECRETARY.

FORM OF CARD USED.

FRONT.

FOR A MEMBER ON THE BOOKS OF THE LODGE ON 31ST DECEMBER 1897.

Name or Number of Lodge _____

Name of District _____ _____

Name or Register Number of Member _____

Present Occupation of Member _____ Weekly full Sick Pay. } s. d.

	Leave these columns blank.	
Year and Month of Birth ..... 18.....		
	I.	O.
Year in which the Member was admitted into the Lodge 18		
Age (last Birthday) when admitted ..... (The age of the Member when admitted need not be given if the year and month of birth are stated above.)		
If the Member was receiving Sick Pay on 31st December 1892, state the year and date, as nearly as possible, at which that Sickness began.	....	
Has the Member been sick at any time during the five years, 1893–7.	If the answer is "yes" fill in details on the other side.	

Similar cards were used for members who had died or withdrawn during the quinquennium, space being provided in these cases for the year of death or withdrawal.

NOTE.—The two blank spaces at the right hand side were reserved for the insertion of the ages of coming into, and going out of observation, respectively.

BACK.

SICKNESS ATTACKS IN THE YEARS 1893–7 (INCLUSIVE) TO BE FILLED UP BY THE SECRETARY.

Sickness Began.	Sickness Ended.	Duration of Sickness in each Year.*	
Year and Month.	Year and Month.	Weeks.	Days.
1893	1893		
1894	1894		
1895	1895		
1896	1896		
1897	1897		
	Total duration of Sickness in years 1893–7.		

* If the member claimed for more than one attack of Sickness in the year, state in this column the separate duration of each attack.

NAME OR REGISTER NUMBER OF MEMBER.

For the use of the Actuaries only.

Year.	A		B		C		D		E	
	W.	D.	W.	D.	W.	D.	W.	D.	W.	D.
1893										
1894										
1895										
1896										
1897										

NOTE.—The columns in the reserved spaces were used for apportioning the sickness claims into periods corresponding with duration of attack. This work was done by the "Experience" clerks, the sickness of—

1st 3 months of claim being inserted in Column A.
2nd 3 " " " " B.
2nd 6 " " " " C.
2nd 12 " " " " D.
"After two years" " " " E.

In the blank column to the left of Column A was inserted the age at the beginning of each year.

The number of sets of cards received was, . .	3650
Of these there were rejected for various reasons, principally untrustworthiness of the facts, incompleteness due to loss of records, or such peculiarity of sickness benefit regulations as might be expected to distort the experience, ...	81 sets.
Leaving to be included in the investigation, . .	3569 „

Particular care was taken to ensure that use was made of none but accurate data. When the cards of each lodge were received, the recorded sickness was extracted and cast up, and the total compared with the summary of claims independently obtained from the cash accounts of the lodge. Any differences, beyond the merely fractional, revealed by this comparison were investigated, and if necessary the cards were examined in detail by the Audit staff which had been organised, the sickness claims of each year being taken out separately and compared with the Balance Sheets, or with abstracts specially compiled by the Secretaries, under instructions, from the books of the lodges. Equal attention was paid to the numbers of the cards sent in, with the view of ensuring that the full required number had been prepared, and that no duplicates were contained amongst them; and full use was made of the opportunity this exhaustive scrutiny afforded to clear up any discrepancies which came to light in regard to the dates of birth, years of and ages at admission, dates of sickness attacks, occupations, etc. As showing the thoroughness with which this part of the work was carried out, it may be mentioned that the impressions of the letters sent from the office (no copies having been kept of enquiries by post-card) filled ten large press copy books. The circumstance that of 3650 sets of cards as many as 3569 were ultimately made use of is sufficient evidence of the value of this preliminary scrutiny of the data.

General Results of the Investigation.

The number of members comprised within the data as **existing on 1st January 1893**, the commencing date of observation, was	596,729
Carry forward, .	596,729

Brought forward,		596,729
And to these were added **entrants** during the period to the number of		222,987
Making a total of,		819,716
Of this number there **died** during the five years,	39,061	
And **withdrew** during the five years	107,261	
Total exits,		146,322
Leaving as **existing members on 31st December 1897,**		673,394

The numbers of years of life "exposed to risk" were as follows:—

"Exposed to risk of sickness"	2,995,724
"Exposed to risk of death"	3,180,378
"Exposed to risk of lapse"	3,214,478

The number of sickness claims during the five years (counting as two, three, ... claims a sickness attack which fell within two, three, ... consecutive calendar years) was 826,466.

And the attacks being dissected gave

Claims falling within the first two years of sickness,	781,800*
" " remainder-period	54,349*

The numbers of weeks of sickness experienced in the several periods of attack were as follows:—

Sickness within the 1st 13 weeks of incapacity,	2,741,343	weeks,
" " 2nd 13 " "	646,694	"
" " 2nd 26 " "	620,003	"
" " 2nd 52 " "	658,291	"
" extending beyond 104 " "	2,356,103	"
" (fractions of weeks) "	4	"
Total,	7,022,438	"

It thus appears that, in the aggregate,

The annual rate of mortality was,	1·228	per cent.
" " lapse was,	3·337	"
" average proportion of members sick was,	27·59	"
" " period of sickness per member exposed to risk was	2·344	weeks
" " period of sickness to each member sick was	8·497	"

* The difference between the sum of these two numbers—836,149—and the total number of sickness claims—826,466—represents the number of cases in which the "First Two Years" period was exhausted and the remainder-period entered on during the currency of any calendar year. Such cases were counted as one in each period, but one only in the total number of claims.

It is of interest to compare the extent of the data with that of other important "Experiences." Such comparison may be conveniently shown in tabular form as follows:—

	A.O.F., 1871–75.	Registered Friendly Societies' 1876–80.*	M.U., 1866–70.	M.U., 1893–97.
Exposed to Risk (Death),	1,302,166	1,653,085	1,321,048	3,180,378
Deaths, . . .	15,815	23,011	16,680	39,061
Weeks of Sickness, .	1,769,035	3,141,320	1,975,033	7,022,438

It will be observed that, so far as concerns the numbers of facts included, the new "Experience" of the Manchester Unity is conspicuous. Whilst weight of numbers is not necessarily (after a certain point has been passed) a criterion of reliability, certain advantages, in this respect, may be claimed for the present investigation. In the first place, the magnitude of the data rendered it possible to give effect to a comprehensive scheme for the division of the experience without incurring the risk of reasoning from an inadequate number of observations; and, in the second place, the investigation includes a sufficient body of data referring to the older ages to vest its results, as to these ages, with an authority which has been hitherto unattainable. This will be made clear by the following comparison of the years of life "exposed to risk of death" at the ages from seventy upwards in the several "Experiences" named above:—

A.O.F., 1871–75	6,849 years.
Registered Friendly Societies, 1876–80 .	25,990 „
M.U., 1866–70	10,507 „
M.U., 1893–97	74,720 „

It will be seen by reference to the "Instructions" that the lodges were invited to give the date of birth of every member, and that the year of admission was called for; in cases where dates of birth were not available the age last birthday at admission was required. The dates of birth were supplied by a large proportion of the

* Ages under 16 omitted.

lodges, and in these cases the age of each member on the 1st January of each year during which he was under observation was taken as the age attained on his nearest birthday to such 1st January, *i.e.*, all members born between 1st July in one year and 30th June in the following year were assumed to be of the same age, and born on the 1st January intermediate to the two extreme dates.

In cases where the date of birth had not been given, the member was assumed to have attained his stated age at admission on the 1st January preceding admission, a convenient assumption justified on the hypothesis that the entrants of any year might fairly be assumed, on the average, to have come in on 1st July, and to have been, on the average, midway between their birthdays on the day of admission. There is no reason to doubt that, on the whole, this method gave a close approximation to the facts.

It is unnecessary to explain the several processes by which the data were tabulated; it will be sufficient to say that the object was to bring together the number of years of life "Exposed to risk" of Sickness, Mortality, and Secession, respectively, at each age, together with the numbers of members claiming sick pay dying and seceding at the age; with, in the case of the sick members, the numbers of weeks of sickness experienced at the several periods of incapacity. From these data were obtained the various "rates" of Sickness and Mortality which constituted the essentials of the "Experience," and which, after adjustment to remove irregularities as hereafter explained, supplied the bases for the construction of the monetary tables.

In the calculation of the important functions "Exposed to Risk," the following assumptions were adopted:—

(*a*) *Sickness.*—The entrants of each year were assumed to come under observation on the 1st January following admission. The rules stipulate that sickness benefit shall not be payable in the first six months of membership, and it having been assumed that, taking one with another, the entrants of each year were admitted on 1st July, it followed that, on the average, the tabulated date of entrance on benefit-right was the 1st January next after the admission.

The members withdrawing in each year were assumed to have ceased to be entitled to sickness benefits on the 31st December of the year previous to that in which the with-

drawal was recorded, *i.e.*, six months earlier, on average, than the actual date of lapse. The rules of the Society provide for "suspension" from sickness benefits after certain periods of default in the payment of contributions, and it was considered that, on the whole, the right to sickness benefit might safely be assumed to have determined six months before the membership ceased.

The members dying in each year were assumed to be at risk until the middle of the year.

(*b*) *Mortality.*—The entrants of each year were assumed to have come under observation on the 1st July of such year, and the members withdrawing from other causes than death were assumed to pass out of observation on the same date. The minimum period of observation, in the case of entrants, was one year, the rules of the Society requiring that membership shall cease when one full year's contribution is owing and unpaid.

(*c*) *Secession.*—The numbers exposed to risk of secession were obtained on the same principle as the exposures to risk of death, with the exception that in this case the members dying and not those seceding were assumed to be at risk for six months only in the final year.

It will be seen on reference to Table A that the sickness experienced is recorded in five periods or stages, namely,

First	3	months of	sickness	(13 weeks),
Second	3	"	"	(13 weeks),
Second	6	"	"	(26 weeks),
Second	12	"	"	(52 weeks), and
After two years			"	

The classification of sickness claims with reference to the period of attack has been attended, in the past, with considerable difficulty in consequence of the imperfections of the original data, and stress was therefore laid, in preparing the cards for the present investigation, upon the need for exact information as to the dates of the beginning and ending of each attack of sickness. This information was particularly insisted upon in the case of members who were in receipt of sick pay on the first day of the period under observation (1st January 1893). No information on this point was available

for the purpose of the enquiry into the experience of the period 1866–70, and it is understood that the members who were sick on 1st January 1866 were scheduled as though their sickness began on that day; thus obviously overstating the sickness appertaining to the first stage of the attack and correspondingly understating that appertaining to the later stages. It was comparatively easy for the secretaries of lodges, when preparing the cards, to give the exact commencing dates in the case of all sickness attacks which had been running for less than two years on 1st January 1893, and in the case of attacks which had been running for longer periods it was sufficient to place on record that they began before 1st January 1891.

The rules of the branches of the Order are not uniform on the important point of the period during which a member is to be "off" the funds after being in receipt of sick pay before he may again receive the benefit as from the beginning of sickness, *i.e.*, without reference to the length of his last claim. It is provided universally that any two or more attacks of sickness which are not separated by some minimum period of freedom from claim shall be regarded as continuous for the purpose of determining the amount due; but there is considerable divergence of practice as to the length of the separating period, six months, one year, and even two years being common intervals. For the purpose of this investigation it was found necessary to assume a uniform period "off" before proceeding to separate the claims into stages, and it was accordingly decided to adopt the mean period of one year. It may be said that so far as the practice of lodges on this point is changing it is settling distinctly in favour of moderately long periods "off," and although in ordinary cases the adoption of such an interval as two years is not to be encouraged there is much to be said in favour of a uniform interval of twelve months. A hope may be expressed that the interval adopted in this Investigation as separating non-continuous sicknesses may be more generally adopted in practice; the retention of a shorter period "off" than twelve months is likely, other things being equal, to bring the total sickness cost on the unfavourable side of the average of the new Tables.

In concluding the reference to this part of the subject it may be mentioned that each first attack of sickness in the year 1893

which did not begin before 1st January 1893 was assumed to have been a new attack, and not a constructive "continuation" of a claim begun in a previous year. It was found by actual experiment that the effect of disregarding the terminal dates of claims which came to an end in 1892, but within twelve months of the beginning of the attacks recorded in 1893, was quite insignificant.

The facts representing the experience of the whole society are set forth in Table A (pp. 138–141). Before considering the subject of division into groups it will be advisable to summarise this Table, and to note the departures in the experience of the Order taken as a whole, from that of the earlier periods investigated by the late Mr Ratcliffe.

The experience of the Society in the four periods is shown for this purpose in abbreviated form in Table I.

The first point to be noted in this Table is the great increase in the responsibilities of the Society in respect of aged members. From the column "Exposed to Risk" it may be seen that the number of years of life passed through by members of sixty-five years of age and upwards was, in the period 1846–48, 1,265

"	"	1856–60,	8,901
"	"	1866–70,	32,200
"	"	1893–97,	139,894

The special interest which attaches to the present "Experience" by reason of the magnitude of the data at the higher ages has already been mentioned. It is considered, however, that the re-statement of the figures, in comparison with those of the earlier periods, will be of peculiar value to the members of the Order as illustrating by facts beyond the reach of criticism or contention, the gradual but inevitable increase of the liabilities of a friendly society as time passes, and the consequent imperative necessity for the accumulation of adequate reserve funds.

It will be understood, of course, that each member who lived through the five years of the period under investigation was counted five times in arriving at the numbers exposed to risk. Making due allowance for deaths within the period, it is safe to say that whereas in 1847 the Society contained not more than five hundred members of sixty-five years of age and upwards, the

number of such members had increased after the lapse of fifty years to approximately thirty thousand.*

A comparison of the Sickness experience indicates a general and remarkable increase in the rate of claim. There is little difference in this respect between the experiences of the three earlier periods, but the experience of the years 1893–97 compares unfavourably with its predecessors at every period of life. Nor is the excess a comparatively small quantity; up to forty-five years of age the average sickness has exceeded that of the period 1866–70 by 21 per cent., between the ages forty-five to sixty-five the excess is equal to 26 per cent., and at the ages sixty-five and over it is no less than 42 per cent.†

Premising that sickness depends to some extent upon the occupations of members, it might perhaps be considered that the increase in the claims arose, in a measure, from an increase in the proportion of members engaged in the more laborious occupations. The materials for investigation on this point are scanty, but, such as they are, they do not lend support to this theory. The only information as to occupations which appears in the Report of 1872 is that Miners and Colliers were in the proportion of 5·91 per cent. of the whole body of members comprised in the experience of 1866–70 and 5·76 per cent. of the experience of 1856–60. The classified experience of miners and colliers forming part of the new data is 5·85 per cent. of the whole, and a liberal allowance, in addition, for that portion of the mining experience which has not been separately tabulated (for reasons which will be hereafter explained) would not increase this percentage to an appreciable extent.

The excess, unfortunately, is not to be explained away on any convenient hypothesis. A description will be given, in the following pages, of the various classifications which have been made with regard to locality, density of population, and occupation; and anticipating the remarks to be made on this part of the subject it

* The evidence afforded by the "Experience" data on this point is corroborated by the quinquennial returns showing the number of members in the Society at each age on 31st December 1897. The number given by such returns as aged sixty-five and over is 30,234.

† The "Exposed to risk of sickness" is now distinct from the "Exposed to risk of death"; whereas the same factor was formerly employed to express both quantities. The difference thus arising is not such as to sensibly affect the broad comparison made in the following pages, but at the youngest ages it is significant in value.

Table I.

Summary of Sickness and Mortality Experience in Various

Ages.	Years of Life Exposed to Risk of Sickness.	Weeks of Sickness.	Years of Life Exposed to Risk of Death.	Deaths.	Rate of Sickness per Member per Annum. (Weeks.)	Rate of Mortality per 100 Members per Annum.
			1846–48.			
to 19	5,214	2,017	5,214	28	·39	·54
20 ,, 24	77,266	52,405	77,266	572	·68	·74
25 ,, 29	145,359	110,155	145,359	1,149	·76	·79
30 ,, 34	144,953	121,376	144,953	1,261	·84	·87
35 ,, 39	116,561	109,583	116,561	1,068	·94	·92
40 ,, 44	67,998	80,162	67,998	792	1·18	1·16
45 ,, 49	38,311	58,032	38,311	536	1·51	1·40
50 ,, 54	16,285	33,064	16,285	303	2·03	1·86
55 ,, 59	5,894	18,895	5,894	169	3·21	2·87
60 ,, 64	2,455	12,419	2,455	101	5·06	4·11
65 ,, 69	874	5,677	874	50	6·50	5·72
70 ,, 74	284	3,451	284	20	12·15	7·04
75 ,, 79	68	1,137	68	4	16·72	5·88
80 ,, 84	35	681	35	4	19·45	11·43
85 ,, 89	4	58	4	1	14·50	25·00
Total	621,561	609,112	621,561	6,058		
			1866–70.			
to 19	11,756	6,316	11,756	54	·54	·46
20 ,, 24	191,154	144,149	191,154	1,229	·75	·64
25 ,, 29	274,642	221,236	274,642	2,092	·81	·76
30 ,, 34	231,411	214,746	231,411	1,894	·93	·82
35 ,, 39	162,818	172,965	162,818	1,591	1·06	·98
40 ,, 44	115,786	146,038	115,786	1,457	1·26	1·26
45 ,, 49	102,118	167,115	102,118	1,459	1·64	1·43
50 ,, 54	86,732	192,740	86,732	1,652	2·22	1·91
55 ,, 59	70,952	216,214	70,952	1,768	3·05	2·49
60 ,, 64	41,479	195,574	41,479	1,467	4·71	3·54
65 ,, 69	21,693	156,991	21,693	1,130	7·24	5·21
70 ,, 74	8,014	96,666	8,014	626	12·06	7·81
75 ,, 79	2,010	33,914	2,010	200	16·87	9·95
80 ,, 84	421	8,667	421	50	20·59	11·88
85 ,, 89	51	1,511	51	10	29·63	19·61
90 ,, 94	10	191	10	1	19·10	10·00
95	1	0	1	0		
Total	1,321,048	1,975,033	1,321,048	16,680		

TABLE I.

Periods of Years (Manchester Unity, all Districts Combined).

Ages.	Years of Life Exposed to Risk of Sickness.	Weeks of Sickness.	Years of Life Exposed to Risk of Death.	Deaths.	Rate of Sickness per Member per Annum. (Weeks.)	Rate of Mortality per 100 Members per Annum.
			1856–60.			
to 19	6,241	4,723	6,241	47	·76	·75
20 „ 24	133,429	110,639	133,429	1,011	·83	·76
25 „ 29	172,867	141,823	172,867	1,293	·82	·75
30 „ 34	151,744	130,225	151,744	1,266	·86	·83
35 „ 39	151,342	151,996	151,342	1,500	1·00	·99
40 „ 44	135,200	167,468	135,200	1,593	1·24	1·18
45 „ 49	111,682	172,561	111,682	1,587	1·55	1·42
50 „ 54	73,530	147,892	73,530	1,320	2·01	1·80
55 „ 59	42,659	129,041	42,659	1,113	3·02	2·61
60 „ 64	18,677	86,616	18,677	666	4·64	3·57
65 „ 69	6,147	44,041	6,147	338	7·16	5·50
70 „ 74	1,978	23,847	1,978	135	12·06	6·82
75 „ 79	598	9,949	598	69	16·64	11·54
80 „ 84	140	2,856	140	18	20·40	12·86
85 „ 89	25	327	25	3	13·07	12·00
90 „ 94	13	198	13	3	15·21	23·08
Total	1,006,272	1,324,202	1,006,272	11,962		
			1893–97.			
to 19	101,912	93,553	149,768	368	·92	·25
20 „ 24	434,117	389,259	486,149	1,815	·90	·37
25 „ 29	468,235	447,089	501,031	2,302	·95	·46
30 „ 34	433,525	461,392	452,903	2,481	1·06	·55
35 „ 39	368,474	466,140	378,965	2,649	1·27	·70
40 „ 44	310,484	490,721	316,363	3,010	1·58	·95
45 „ 49	257,359	511,085	260,349	3,062	1·99	1·17
50 „ 54	213,469	586,239	216,042	3,649	2·75	1·69
55 „ 59	163,886	659,634	166,310	4,025	4·02	2·42
60 „ 64	110,375	696,121	112,605	4,011	6·31	3·56
65 „ 69	63,323	670,224	65,173	3,525	10·59	5·41
70 „ 74	39,302	683,910	41,003	3,318	17·40	8·09
75 „ 79	21·195	532,925	22,578	2,718	25·15	12·04
80 „ 84	7,861	253,691	8,629	1,524	32·27	17·66
85 „ 89	1,941	70,099	2,197	511	36·12	23·26
90 „ 94	247	9,604	288	82	38·89	28·47
95 „ 100	19	752	25	11	38·57	44·00
Total	2,995,724	7,022,438	3,180,378	39,061		

may be said that the prevalence of excess—in greater or lesser degree—over the general average of 1866–70 is all but universal.

The first conclusion to be established by the new Investigation is therefore that the average sickness per member has increased, and that to a very considerable extent.

Passing to the mortality experience a remarkable decline in the death rates is found at all the earlier periods of life, the average up to forty-five years of age being but 66 per cent. of the death rates of 1866–70. In the middle period, say ages forty-five to sixty-five, the average is 90 per cent. of the corresponding rates of 1866–70, and from sixty-five years of age the average is 105 per cent. of that standard. It is thus evident that the aggregate "curve" of mortality is widely different from that appearing as the result of the last investigation.

The subject of mortality experience will be further developed as this account proceeds, and it will be shown from the facts obtained in the course of the investigation that an aggregate mortality rate compounded of widely differing rates deduced from the experiences of bodies which are separable according to locality, occupation, and other causes. It is probable, therefore, that an aggregate experience such as is presented by Table I. will be less generally employed in future than has been the case hitherto.

In Table II. the new Experience is compared with that of the Registered Friendly Societies in the period 1876–80 (males), as compiled by the late Mr William Sutton, Actuary to the Registry of Friendly Societies.

It appears from this comparison that the Manchester Unity Sickness is greater at all periods of life than that of the Registered Friendly Societies Experience, and that the difference is very considerable at all ages over fifty. The mortality experience of the Manchester Unity, on the other hand, is the lower at all ages up to seventy, after which it is fairly comparable with the Registered Friendly Societies Experience.

The broad results of these comparisons, viewing them chronologically from 1846–48 to 1893–97 are that sickness rates are constantly rising, whilst mortality rates, except at the later ages, are declining. These results are clearly shown by Table III. It may be pointed out that this experience is unfavourable, financially, in two directions. Not only is the sickness, per member, at each

Table II.

Comparison of Sickness and Mortality, Registered Friendly Societies Experience, 1876–80, and Manchester Unity Experience, 1893–97.

Ages.	Years of Life Exposed to Risk of Sickness.	Weeks of Sickness.	Years of Life Exposed to Risk of Death.	Deaths.	Rate of Sickness per Member per Annum. (Weeks.)	Rate of Mortality per 100 Members per Annum.
Registered Friendly Societies Experience, 1876–80.						
16 to 19	12,814	11,225	12,814	94	·88	·73
20 „ 24	150,877	128,942	150,877	856	·85	·57
25 „ 29	275,819	240,750	275,819	1,704	·87	·62
30 „ 34	281,125	287,461	281,125	2,184	1·02	·78
35 „ 39	259,987	322,634	259,987	2,545	1·24	·98
40 „ 44	212,530	312,064	212,530	2,455	1·47	1·16
45 „ 49	158,860	300,116	158,860	2,347	1·89	1·48
50 „ 54	111,242	266,276	111,242	2,115	2·39	1·90
55 „ 59	77,792	261,716	77,792	2,163	3·36	2·78
60 „ 64	52,458	271,371	52,458	2,051	5·17	3·91
65 „ 69	33,591	293,261	33,591	1,919	8·73	5·71
70 „ 74	16,840	243,508	16,840	1,359	14·46	8·07
75 „ 79	7,005	141,962	7,005	851	20·27	12·15
80 „ 84	1,774	48,542	1,774	284	27·36	16·01
85 „ 89	305	9,412	305	69	30·86	22·62
90 „ 94	51	1,494	51	11	29·29	21·57
95 „ 100	15	586	15	4	39·07	26·67
Total	1,653,085	3,141,320	1,653,085	23,011		
Manchester Unity Experience, 1893–97.						
16 „ 19	101,912	93,553	149,768	368	·92	·25
20 „ 24	434,117	389,259	486,149	1,815	·90	·37
25 „ 29	468,235	447,089	501,031	2,302	·95	·46
30 „ 34	433,525	461,392	452,903	2,481	1·06	·55
35 „ 39	368,474	466,140	378,965	2,649	1·27	·70
40 „ 44	310,484	490,721	316,363	3,010	1·58	·95
45 „ 49	257,359	511,085	260,349	3,062	1·99	1·17
50 „ 54	213,469	586,239	216,042	3,649	2·75	1·69
55 „ 59	163,886	659,634	166,310	4,025	4·02	2·42
60 „ 64	110,375	696,121	112,605	4,011	6·31	3·56
65 „ 69	63,323	670,224	65,173	3,525	10·59	5·41
70 „ 74	39,302	683,910	41,003	3,318	17·40	8·09
75 „ 79	21,195	532,925	22,578	2,718	25·15	12·04
80 „ 84	7,861	253,691	8,629	1,524	32·27	17·66
85 „ 89	1,941	70,099	2,197	511	36·12	23·26
90 „ 94	247	9,604	288	82	38·89	28·47
95 „ 100	19	752	25	11	38·57	44·00
Total	2,995,724	7,022,438	3,180,378	39,061		

period of life heavier than was formerly the case, but a greater proportion of members than formerly now survive into old age, the period of life at which sickness is at its maximum intensity.

Table III.

Comparison of Sickness and Mortality Rates; Various Bodies of Data, arranged Chronologically.

Ages.	Rate of Sickness per Member per Annum in Weeks.						Rate of Mortality per 100 Members per Annum.					
	M.U. 1846–48.	M.U. 1856–60.	M.U. 1866–70.	A.O.F. 1871–75.	Friendly Societies, 1876–80.	M.U. 1893–97.	M.U. 1846–48.	M.U. 1856–60.	M.U. 1866–70.	A.O.F. 1871–75.	Friendly Societies, 1876–80.	M.U. 1893–97.
16 to 19	·39	·76	·54	1·04	·88	·92	·54	·75	·46	·94	·73	·25
20 ,, 24	·68	·83	·75	·82	·85	·90	·74	·76	·64	·74	·57	·37
25 ,, 29	·76	·82	·81	·85	·87	·95	·79	·75	·76	·73	·62	·46
30 ,, 34	·84	·86	·93	·97	1·02	1·06	·87	·83	·82	·89	·78	·55
35 ,, 39	·94	1·00	1·06	1·15	1·24	1·27	·92	·99	·98	1·09	·98	·70
40 ,, 44	1·18	1·24	1·26	1·37	1·47	1·58	1·16	1·18	1·26	1·28	1·16	·95
45 ,, 49	1·51	1·55	1·64	1·71	1·89	1·99	1·40	1·42	1·43	1·66	1·48	1·17
50 ,, 54	2·03	2·01	2·22	2·27	2·39	2·75	1·86	1·80	1·91	2·05	1·90	1·69
55 ,, 59	3·21	3·02	3·05	3·21	3·36	4·02	2·87	2·61	2·49	2·97	2·78	2·42
60 ,, 64	5·06	4·64	4·72	4·59	5·17	6·31	4·11	3·57	3·54	3·80	3·91	3·56
65 ,, 69	6·50	7·16	7·24	7·97	8·73	10·59	5·72	5·50	5·21	5·84	5·71	5·41
70 ,, 74	12·15	12·06	12·06	12·00	14·46	17·40	7·04	6·82	7·81	8·00	8·07	8·09
75 ,, 79	16·72	16·64	16·87	17·66	20·27	25·15	5·88	11·54	9·95	14·26	12·15	12·04
80 ,, 84	19·45	20·40	20·59	20·92	27·36	32·27	11·43	12·86	11·88	16·03	16·01	17·66
85 ,, 89	*	*	29·63	*	30·86	36·12	*	*	19·61	*	22·62	23·26
90 ,, 94			*		29·29	38·89			*		21·57	28·47
95 ,, 100					39·07	38·57					26·67	44·00

* Data from this age too scanty for useful comparison.

Distribution of the Data with reference to Locality, Density of Population, and Occupation.

The several sets of data which were obtained from the experience of the Manchester Unity between 1846 and 1870 were divided, as is well known, into Rural, Town, and City Districts, the system of classifying being to allocate to the Rural Districts "all rural townships or small villages containing under five thousand inhabitants; to the Town Districts "all those branches situate in towns holding less than thirty thousand inhabitants, or in small towns bordering on large towns or cities"; and to the City Districts "all Lodges held in any city or town having more than thirty thousand inhabitants."

The rates of Sickness and Mortality thus obtained from the Experience of the period 1866–70 are shown in Table IV.

Table IV.

Manchester Unity Experience 1866–70.

Comparison of Annual Rates of Sickness and Mortality in Rural, Town, and City Districts respectively.

Ages.	Sickness. Rate of Sickness per Member per Annum (Weeks).			Mortality. Rate of Mortality per 100 Members per Annum.			Ages.
	Rural.	Town.	City.	Rural.	Town.	City.	
18 to 19	·57	·54	·47	·43	·43	·61	18 to 19
20 „ 24	·74	·78	·71	·57	·66	·69	20 „ 24
25 „ 29	·84	·80	·78	·74	·76	·79	25 „ 29
30 „ 34	·92	·93	·93	·76	·80	·90	30 „ 34
35 „ 39	1·05	1·08	1·04	·84	·97	1·10	35 „ 39
40 „ 44	1·25	1·22	1·34	1·28	1·22	1·31	40 „ 44
45 „ 49	1·70	1·59	1·69	1·19	1·45	1·58	45 „ 49
50 „ 54	2·30	2·05	2·47	1·69	1·77	2·28	50 „ 54
55 „ 59	3·02	2·83	3·45	2·29	2·35	2·87	55 „ 59
60 „ 64	4·47	4·67	4·96	3·11	3·50	3·87	60 „ 64
65 „ 69	6·09	7·00	8·42	4·02	5·41	5·48	65 „ 69
70 „ 74	11·74	11·69	12·98	6·82	8·10	7·81	70 „ 74
75 „ 79	16·12	16·68	17·67	5·42	10·09	11·36	75 „ 79
80 „ 84	20·78	22·33	16·79	10·71	12·10	11·97	80 „ 84
85 and over	17·13	29·33	36·00	6·67	15·00	57·14	85 and over

So far as sickness is concerned, the results of this distribution of the data may be described as inconclusive. The differences between the sickness rates of one division and another are comparatively slight, and follow no definite law; the sickness of "City" districts is not persistently higher than that of the other divisions until the age of forty is reached, and that of the "Town" districts throughout the scale of ages is as often below as above that of the "Rural" districts.

The results as to mortality are more nearly in accordance with anticipation, the death rates of the "City" districts exceeding those of the "Town" districts, and these, in their turn, exceeding those of the "Rural" districts at nearly all periods of life.

Mr Ratcliffe's labours thus confirmed the view that mortality

varied with density of population, and so far as benefits at death are concerned, the three sets of monetary tables prepared by him from Rural, Town, and City districts respectively are of undoubted value. In consequence, however, of the approximation of all the sickness rates to a common standard, the separate tables of sickness benefit values (which, for the purposes of a friendly society, are much more important than those of death benefits) differ little from the "combined" values, and so have been but rarely used.

Having regard to the difficulties under which the Society has laboured for many years in possessing but one authentic set of tables, whilst having to provide for widely differing risks, it was considered necessary, in the present investigation, to proceed on principles different from those heretofore adopted in the distribution of the data; and to endeavour to obtain such a set of tables as should provide suitable measures of the liabilities of all distinctive classes amongst the 4000 branches of the Society.

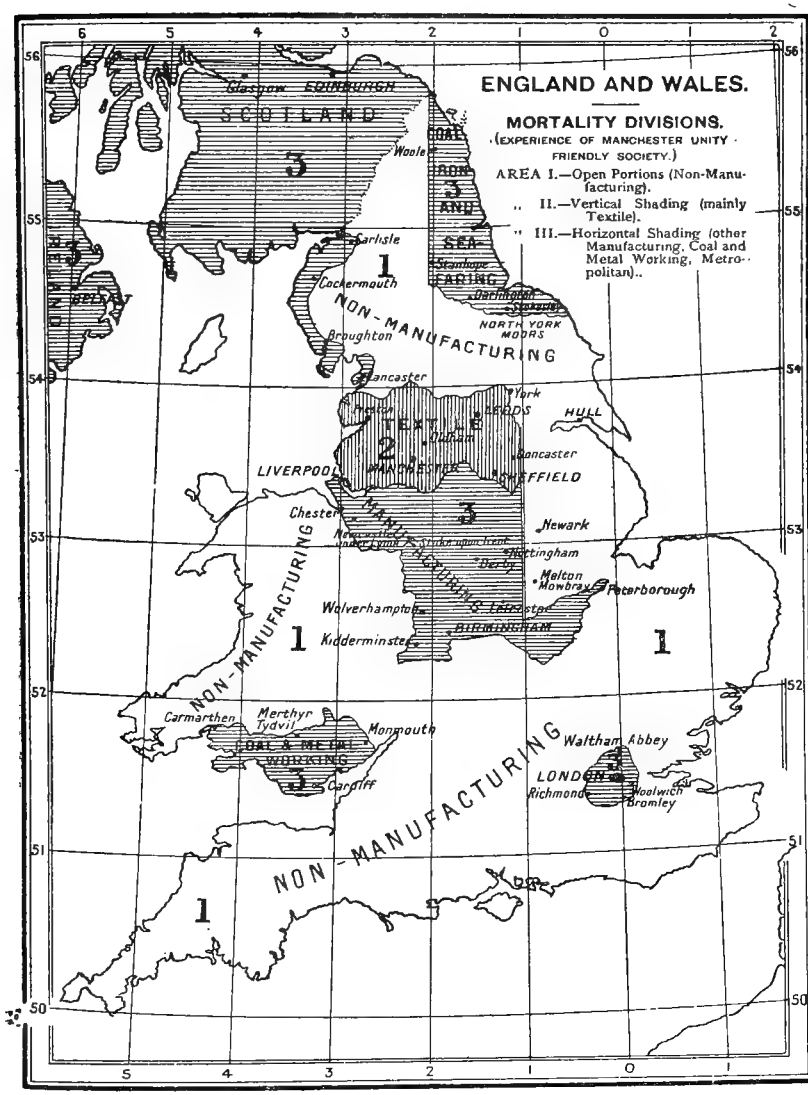
In passing under review a mass of experiences of individual lodges preparatory to this distribution of the data, it was observed that mortality seemed to vary chiefly with locality and density of population, but that sickness claims appeared to be influenced to a much greater extent by occupations than by either the geographical situation or the populousness of the place in which the branch was established. After elaborate trial groupings it was therefore decided to distribute the facts into three broad divisions according to geographical situation, to separate each of these into two sections, Rural and Urban, and to further distribute the facts comprised within each of the six divisions so obtained into groups corresponding with Occupations. These numbered eight in the Rural districts and seven in the Urban districts, the difference arising from the circumstance that the Rural experience included an "Agricultural" group, which of necessity found no counterpart in the Urban sections.

The primary or geographical distribution will be most clearly understood by examination of the map on page 27, in which the several areas are delineated. Area 1 may be described for the most part as non-manufacturing, comprising the North-Western, the Eastern, and the Southern portions of England, North Wales, and such part of South Wales as lies outside the coal-mining and metalliferous districts. Area 2 covers the textile districts of

Lancashire, Yorkshire (West Riding), and Cheshire. Area 3 includes contiguous portions of the counties of Derbyshire, Leicestershire, Northamptonshire, Nottinghamshire, Staffordshire, and Warwickshire (all to a large extent manufacturing districts), London, and the Metropolitan area, Monmouthshire, and part of South Wales, and the mining and metalliferous districts of the North-East and North-West of England. In this area is also included the small experience obtained from Scotland and Ireland.

These divisions were determined, it may be repeated, by scrutiny of the experience of individual branches over several quinquennial periods; and although based upon no particular theory or hypothesis as to the effect of locality or geographical situation on the length of life, this method may be regarded as having a reasonable and logical foundation so far as statistical purposes are concerned. It is interesting to note that the investigations of the Registrar General of Births, Deaths, and Marriages, with reference to the mortality of Selected Healthy Districts of England and Wales, confirm, generally, the distribution of the data which has been adopted in this enquiry. In the Supplement to the 55th Annual Report of the Registrar General a Selected Healthy District is defined as a district in which the annual death-rate in the period 1881–90 was below 15 per 1000; and such districts are stated to include one-sixth part of the population of the country. On page civ. of the Supplement referred to is given a table, showing for each County the percentage of the population living in "Selected Healthy Districts" and in "remainder of County" respectively; and an examination of these percentages shows that, with few exceptions, the Counties comprised within the "Area 1" of this investigation show a large percentage of population residing within "Selected Healthy Districts"; whilst the percentages so residing in Counties situate within Areas 2 and 3 are distinctly lower. Having regard to the importance of independent testimony to the validity of the geographical divisions adopted, a full statement of the figures of the Registrar General's Supplement referred to is subjoined, the order of the Counties being rearranged to correspond as nearly as possible with the three geographical areas into which the present data have been divided.

County.	Proportion per cent. of Mean Population 1881–90.	
	Living in Selected Healthy Districts.	Living in remainder of County.
Area 1.		
Surrey,	18·8	81·2
Kent,	35·2	64·8
Sussex,	55·4	44·6
Hampshire,	48·6	51·4
Berkshire,	53·9	46·1
Middlesex,	...	100·0
Hertfordshire,	48·5	51·5
Buckinghamshire,	50·4	49·6
Oxfordshire,	54·9	45·1
Huntingdonshire,	100·0	...
Bedfordshire,	35·5	64·5
Cambridgeshire,	53·9	46·1
Essex,	36·6	63·4
Suffolk,	59·6	40·4
Norfolk,	56·2	43·8
Wiltshire,	53·0	47·0
Dorsetshire,	69·1	30·9
Devonshire,	38·5	61·5
Cornwall,	7·2	92·8
Somersetshire,	43·0	57·0
Gloucestershire,	29·9	70·1
Herefordshire,	63·3	36·7
Shropshire,	45·8	54·2
Worcestershire,	18·7	81·3
Rutlandshire,	100·0	...
Lincolnshire,	35·4	64·6
Yorkshire East Riding,	9·2	90·8
,, North Riding,	24·7	75·3
Westmoreland,	100·0	...
North Wales,	8·5	91·5
Area 2.		
Cheshire,	5·1	94·9
Lancashire,	0·5	99·5
Yorkshire West Riding,	2·1	97·9
Area 3.		
London,	2·1	97·9
Northamptonshire,	31·3	68·7
Staffordshire,	...	100·0
Warwickshire,	17·4	82·6
Leicestershire,	18·5	81·5
Nottinghamshire,	12·2	87·8
Derbyshire,	4·9	95·1
Durham,	...	100·0
Northumberland,	4·6	95·4
Cumberland,	18·0	82·0
Monmouthshire,	11·5	88·5
South Wales,	8·2	91·8


ENGLAND AND WALES.
MORTALITY DIVISIONS.
(EXPERIENCE OF MANCHESTER UNITY FRIENDLY SOCIETY.)
AREA I.—Open Portions (Non-Manufacturing).
" II.—Vertical Shading (mainly Textile).
" III.—Horizontal Shading (other Manufacturing, Coal and Metal Working, Metropolitan).
SCOTLAND
EDINBURGH
Glasgow
Wooler
COAL AND IRON
SEA-FARING
Carlisle
Stanhope
Cockermouth
Darlington
Stockton
NORTH YORK MOORS
Broughton
NON-MANUFACTURING
Lancaster
York
Halifax
TEXTILE
LEEDS
HULL
Burnley
Doncaster
LIVERPOOL
MANCHESTER
SHEFFIELD
Chester
MANUFACTURING
Newark
Nottingham
Derby
Melton Mowbray
Peterborough
Wolverhampton
Leicester
BIRMINGHAM
Kidderminster
NON-MANUFACTURING
Carmarthen
Merthyr Tydvil
Monmouth
COAL & METAL WORKING
Cardiff
Waltham Abbey
LONDON
Richmond
Woolwich
Bromley
NON-MANUFACTURING

The secondary distribution of the data, namely, into Rural and Urban divisions, was effected by a general examination of the employments of the members of each branch. As a rule, if a Lodge was found to include an obviously agricultural element it was classed as Rural, otherwise it was placed in the Urban section, this method appearing likely, on the whole, to yield more reliable results than the alternative of an arbitrary division governed by population. It may be that, by the rule adopted, a small body of data which might have been classed as rural has been allotted to the Urban group, but by no practicable method of distribution could this be avoided, and it is unlikely that the results have been appreciably affected.

It was observed in going through the lists of occupations for the purpose of this division that a few old lodges in towns which expanded greatly in population during the latter half of the nineteenth century still comprised a small agricultural element in their membership. The true character of such lodges was, however, indicated by the places in which they were situate and the occupations of the great majority of their members, and they were assigned to the Urban sections.

The tertiary division, namely, by Occupations, was found to be a much heavier undertaking than that of either of the two prior distributions. The occupation of every member, as far as it was known, was stated on the card prepared for him, but in a vast number of cases the employments were very loosely described, and much time and labour had to be bestowed on this department of the work to obtain authentic information. The chief defect of the particulars given was a tendency to use general terms, such as "labourer," "engineer," "fireman," etc., and a systematic course of correspondence was necessary to ascertain the branches of industry in which the members so described were engaged. These were not at all self-evident in even the more limited classes, as, for example, in lodges in South Wales a "fireman" might be either employed at sea, in a coal mine, in the railway service, at a factory, or as a member of a fire brigade.

Favourite descriptions, too, of members who were permanently sick were "retired," "unemployed," "disabled," "no occupation," "old age," etc., the secretaries concerned having taken the requirement in its most literal sense, overlooking the fact that the

cases in which the sickness claims were the heaviest were precisely those in which it was most important that the occupation formerly followed should be made known. By perseverance, and perhaps some little persistence, the great majority of the ambiguities was satisfactorily cleared up, and it is believed that the final classification as to employments was made from as complete a set of data as could be obtained for any enquiry of the kind.

It was found, of course, that amongst the large body of members described as "labourers," and in some other but smaller classes, there had been many changes of occupation. This appeared likely to raise a difficulty with regard to this portion of the work, but eventually it was found possible to divide the occupations into such broad groups as to ensure that the member would remain in the same group for experience purposes even though he had changed from one occupation to another. The only exception to this rule was the class of agricultural labourers. In certain localities there is much migration of this class from the farms or fields to the brickyards, quarries, etc., and back again, according to the seasons and the varying demand for labour. It was quite impracticable to introduce a system of transfer from class to class, and it was not considered that such a refinement was essential to the enquiry; the rule was laid down, therefore, that these members, if on the books on 31st December 1897, were to be classed according to the occupation followed on that date, and if not on the books at that date, according to their last known occupation.

Probably in some lodges the occupations given on the cards were those followed by the members at the date of their initiation, and in the event of changes having occurred, no record of such changes would have been made. As above stated, however, the classification was made in broad groups, and the errors due to this cause would be limited to the relatively few cases in which members had passed from an occupation in one group to one in another—a change so considerable that the instances in which it had occurred must have been rare.

A subsidiary purpose which was served by the enquiry as to occupations was to bring to light a small quantity of sickness which, but for such enquiry, would have passed unrecorded. In some cases—rare of course—the members were described in answer to the enquiry as to Occupation as "lunatic," "Union Infirmary,"

and the like. These appeared to be cases in which the members, having no dependents, would receive no sick pay although disabled; such members would be kept good on the books for death benefit, but might or might not be entered up as recipients of sick pay.* The contingency of a member having no dependents appeared, on reflection, to be an element too uncertain to find expression in the tabulated "Experience," and it was accordingly decided to treat the members concerned as permanently sick, due enquiry being made, for this purpose, as to the dates on which their disability began.

The following are the classes into which the data were divided with reference to Occupations:—

A. *Agriculture.*—This included farmers, farm labourers, cottagers, husbandmen, market gardeners, and all employed wholly or principally on the land. The number of occupations comprised in this class appears to be as high as ninety, but doubtless in many cases the same occupation is differently designated in different localities.

B. *Outdoor Building Trades, brickfield and clay workers, masons and stoneworkers, dock labourers, canal banksmen and bargemen, and unskilled labourers employed as a rule in outdoor occupations.*—These occupations are difficult to describe. The class includes nearly four hundred separately designated employments, but in this case also it is probable that the same occupation frequently occurs under several names. An examination of the list of occupations in the group suggests that a large proportion of the members comprised within it are of the unskilled labour class. The "risks" attaching to these occupations, whether of the skilled or unskilled classes, are not believed to be considerable, but many of the valuation returns of lodges whose members were mostly engaged in some of the employments indicated had shown a comparatively heavy rate of sickness claim, and there was ground for believing that, on the whole, the group would present sickness rates in excess of the general average. It is possible that the fluctuations of employment as well as exposure to weather are in part

* The best plan in such cases is to enter the contribution as *received* and a like amount to *contra* as *paid* for Sick Benefit: thus preserving a continuous record of the case.

accountable for the heavy sickness so repeatedly found in these cases.

C. *Railway Service.*—Liability to accidents and the consequences of exposure to weather are the special risks of this class. Many railway employments also demand a high standard of physical fitness and the consequent deferment of the resumption of duty, after periods of sickness, until recovery is complete; the willingness of the individual to return to work being a less important factor in the determination of a sickness claim than his physical capacity for the complete performance of his ordinary daily task. This constitutes a very important distinction between railway servants and many other classes of the industrial population.

It should be understood that this class includes only such railway employments as are directly connected with the transport service; such occupations, so far as members of the Manchester Unity are concerned, number approximately one hundred and fifty.

There are many members employed as mechanics, engineers, etc., in the workshops at some of the great railway centres, but there is no reason to think that these members are necessarily affected by employment, as far as health is concerned, to any greater extent than persons who follow similar occupations in establishments unconnected with the railway service. It is true that in certain cases the sickness *claims* of this class of member have been found extremely heavy, but this experience cannot fairly be attributed to any conditions unfavourable to health, attendant on their employments.

D. *Seafaring, Fishing, etc.*—This is a small group, comprising, nevertheless, some seventy different descriptions of occupation; exposure to the extremes of weather is probably the principal factor in any excess of sickness which the experience of the group may present.

E. *Quarry Workers.*—This group consists largely of workers in open granite and slate quarries, the "rockmen," and others employed in quarries which, under the Metalliferous Mines Act are classed as mines, being included in group G. The

group comprises some sixty differently designated occupations, the members following which are understood to be subject to accidents, exposure to weather, and the consequences of certain unhealthy incidents of the work.

F. *Iron and Steel Workers (skilled and unskilled) engaged in such branches of industry as involve heavy labour and exposure to great heat, artisans and labourers in lead, tin-plate, chemical, and glass works*, and persons employed in other industries whose occupations are such as to subject them to the risks of this group, namely, great and incessant toil, with, as a rule, exposure to extreme heat. The group is a comprehensive one, the list of occupations including about four hundred and fifty descriptions of employment, some sixty of which have "Labourer" as a prefix or suffix.

G. *Mining Occupations, chiefly Underground, but including some on the Pit Brow.*—The cards of this class presented a striking illustration of the diversity of labour in the mining industry, the number of separately described occupations being rather over one hundred and fifty. Doubtless in this group, as in others, there are cases in which the same occupation has been differently described in different localities.

It will be seen that nearly fourteen hundred separate descriptions of occupation have been taken out of the general mass and specially dealt with. That the method of classification has achieved the purpose for which it was intended will be conceded on examination of the results obtained; and it will be agreed that the value of the results is in no way diminished by the circumstance that risks which might have been divided almost infinitesimally according to the variation in the liability which they produce have been classified into a comparatively small number of broad groups. The constitution of friendly societies forbids any attempt to equate the contribution with nicety to the risk as it may be affected by occupation or other causes in every individual case, and the utmost that can be attempted, within the limits which practical considerations impose, is to divide the data, and the resulting rates of contribution, into a few large groups which shall present approximations to the many varieties of liability to be provided for. Admitting this it will be found that the present investigation

supplies all the material necessary for the working of the friendly society organisation.

The number of years of life, number of weeks of sickness, and number of deaths comprised in each of the classes are as shown in Table V.; Groups H and J therein contained represent the general body of experience exclusive of the special groups described above and designated A to G.

TABLE V.

Geographical Area.	Occupation Group.	Rural.			Urban.		
		Years of Life Exposed to Risk of Sickness.	Weeks of Sickness.	Deaths.	Years of Life Exposed to Risk of Sickness.	Weeks of Sickness.	Deaths.
1	A	286,667·5	602,438	2575	...	...	...
	B	93,653·5	225,310	1047	38,441	95,992	462
	C	13,339	25,847	106	6,056·5	14,630	65
	D	18,421	55,578	320	15,093	40,788	236
	E	16,258·5	32,481	159	354·5	712	3
	F	8,427·5	21,763	79	14,984	36,695	160
	G	10,919	26,456	168	3,796	15,250	60
	H	599,053·5	1,338,006	7011	...	...	...
	J	...	...	...	259,622	572,959	3118
2	A	23,754·5	57,500	395	...	...	...
	B	10,552·5	25,343	167	14,220·5	38,798	309
	C	3,658·5	6,992	41	2,393	4,729	24
	D	595·5	1,828	19	327·5	453	3
	E	1,797·5	4,666	37	830·5	1,647	17
	F	4,011	8,284	48	17,989	52,330	306
	G	16,237	42,240	172	24,311	75,147	344
	H	98,369	214,636	1750	...	...	...
	J	...	...	...	270,608	611,225	5030
3	A	96,172·5	245,187	1271	...	...	...
	B	40,561·5	96,246	521	45,378	124,865	694
	C	10,574·5	22,753	111	13,815·5	35,581	155
	D	2,231·5	6,227	39	5,036·5	16,059	123
	E	7,742	17,302	70	159	353	...
	F	12,137	36,410	148	49,400	143,161	654
	G	49,294·5	147,789	541	70,628·5	232,186	803
	H	247,797·5	574,713	3321	...	...	...
	J	...	...	...	470,054·5	1,072,920	6379

The impracticability of closely analysing the risks entailed upon friendly societies by occupations and other causes has been referred to, and it may be further said on this subject that it is very difficult to deal with the members of a single branch in more than two classes, whatever may be the variety of occupations followed; there is, indeed, an almost insuperable repugnance in many quarters to introduce any discrimination as between the members of an individual lodge, although there is less difficulty, when the occupations are such as to demand it, in discriminating between one lodge and another.

For this reason it was considered advisable, in separating the data with respect to occupations, to include in the general Tables (Groups H and J) the members of all other groups which represented, as a rule, less than ten per cent. of the whole number of members of the particular branch under examination. The propriety of this modification of the system of grouping will be admitted on consideration of the composition of individual lodges. Many branches containing a large majority of members whose occupations involve no extra liability will be found to have a small contingent of railway men, outdoor labourers, building trade operatives, and others who are subject to more than the average sickness risk; but it would be quite impossible in such cases to separate these members from the general mass, charge them specially increased contributions, and make special provision for them in the Valuation. Any lodge so composed must be dealt with as a whole, and the tables to be used in such case should reflect the experience of a body which contains a very small proportion of extra risks. The method pursued in this investigation yields such a set of tables for the general mass; whilst the experience relegated to the special classes is sufficient in volume to invest the results brought out with due authority, and to justify the use of these tables in cases where it is necessary to recognise the existence of extra liability.

Results of the Classification of Data.

It has not been considered necessary to present the forty-five statements of the undigested facts obtained by the system of classification described in the preceding articles. In Table B, however, is submitted a series of abstracts exhibiting the prominent features of the experience of each of these groups. In the construction of this table resort has been had to the familiar expedient of a comparison of the experienced sickness and deaths with the "expected" sickness and deaths calculated by multiplying the respective numbers of exposures to risk by the "rates" of a recognised Standard.

It is immaterial what Standard be employed for the purpose of demonstrating the differences between the experience of various groups, provided of course that all be measured by the same standard. The combined experience of the whole Society, 1893–97, might be used, but if the experience of 1866–70 be employed a further purpose than that immediately in view will be served as the nature and extent of the departures from the experience which constitutes the present financial basis of the Society will be ascertained by the same operation.

It is obvious that the portion of the enquiry last referred to is of great importance in the administration of the financial affairs of the Order, and there is undoubted convenience in the use of a standard of comparison which serves both purposes.

It is to be understood, therefore, that with the exception of the exposures to risk shown at the head of each column the figures given throughout Table B are not actual but relative quantities, and, to whatever function referring, display the percentage of *actual* occurrences to the *expectation* based upon the Manchester Unity Experience, 1866–70.

A separate section of the table is devoted to each of the occupation groups A, B, C, D, E, F, G, previously described, Groups H and J, by the arrangement of the table, constituting another section. The final section is a summary of all the separate occupation groups, and therefore includes the experience of the whole society. Table B as thus divided will be found on pages 143–159.

The ratios (percentages) are given in separate compartments for

rural and urban localities respectively, and each of these is first subdivided into geographical areas, 1, 2, and 3, as previously described, and then presented as a whole, embracing all rural or all urban experience as the case may be. The next three columns give the whole experience of the particular occupation group in each of the geographical areas, ignoring the element of locality (rural or urban), and finally the experience is presented in a column representative of "All Districts," thus ignoring both geographical and locality distribution.

The sickness experience is divided, throughout the table, into four separate periods to each of which the scheme of comparison is applied in its entirety, namely, "First 6 Months," "Second 6 Months," "Second 12 Months," and "After 2 Years"; and a division is added, giving the total sickness irrespective of period. One division of each section of the table serves to present the mortality experience.

The ratios comprised in each division are presented in three lines, referring to the three periods into which, statistically, the membership life of each individual who joins a friendly society may be divided. The first period—that of youth—embraces all the facts relating to ages under forty-five; the second—which may be designated as that of middle life—includes the period between the ages of forty-five and sixty-five, and the third—which may be described as old age—covers the period from the age of sixty-five to the extremity of life.

As an illustration, the section of Table B, referring to "Occupation Group B," may be taken; this is to be read as follows:—

"Occupation Group B" enters into all geographical and local divisions of the experience. In the Rural class of Area 1 it consists of 93,653·5 years of life, in the Rural class of Area 2 it consists of 10,552·5 years, and in the Rural class of Area 3 it consists of 40,561·5 years. Similarly it is represented by 38,441 years of life in the Urban class of Area 1, by 14,220·5 years in the Urban class of Area 2, and by 45,378 years in the Urban class of Area 3. Ignoring the geographical aspect of the distribution, and combining the facts relating to the three classes first named, we obtain 144,767·5 years of life referring to the Rural divisions in all parts of the Country. Similarly, by combining the second

three sets of facts, we obtain 98,039·5 years of life referring to the Urban divisions in all parts of the Country. Alternatively, ignoring the distribution by locality, we have 132,094·5 years of life in Area 1 (Rural and Urban combined), 24,773 years in Area 2, and 85,939·5 years in Area 3. Finally, ignoring both geographical and locality distribution, we have, taking the whole society, 242,807 years of life referring to "Occupation Group B."

Turning to the "First 6 Months" division of the column headed "Period of Sickness Claim," we find that at the ages 16 to 44 (inclusive) the Sickness Claims in the Rural Class of Area 1 were 120 per cent. of the expectation of the Standard (Manchester Unity Experience, 1866–70). In the next group of ages, 45 to 64 (inclusive), the claims were 109 per cent. of the "Expectation," and in the final group the proportion fell to 83 per cent. of the "Expectation." The five columns to the right are to be read similarly, and the six sections thus examined will be found to give the whole of the experience of the occupation group (as regards the "First 6 Months" of sickness claim) in divisions governed by geographical situation and locality.

The 7th section (Col. 9) give the whole of the Rural experience, and shows for ages up to 44 (inclusive) 119 per cent. of the "Expected" sickness in the "First 6 Months" of claim, for ages 45 to 64 (inclusive) 112 per cent. of the "Expectation," and for ages 65 and upwards 84 per cent. The next section gives the whole of the Urban experience, and shows the sickness as being for the groups of ages named 128, 120, and 81 per cent. respectively of the "Expectation."

The next three sections give the relationship of actual sickness to be expected under the aspect of geographical area without regard to character of locality (Rural or Urban), and the final section gives the same relationship for the whole society, and shows that in this occupation group (B) the sickness claims of the "First 6 Months" were 122 per cent. of the "Expectation" for ages 16 to 44, 115 per cent. for ages 45 to 64, and 83 per cent. for ages 65 and upwards.

The remaining sections of this division of the table are to be read similarly, and will be found to give, under the several aspects, the relationship of the sickness experience to the standard for the "Second 6 Months," "Second 12 Months," "After 2 Years," and "All Periods," and finally the relationship of the actual Mortality to the "Expectation."

Before leaving this portion of the enquiry reference may be made to the great increase of the sickness claims in the "After 2 Years" period. It will be observed from the comparative figures of the group "All Occupations" that the claims in this period are almost invariably between 200 and 300 per cent. of the expectation, some such ratio appearing in nearly every geographical division or locality and in nearly every age group. The actual figures are as follows:—

SICKNESS IN THE PERIOD "AFTER 2 YEARS" (ALL OCCUPATIONS).

Percentage of Actual Sickness to "Expectation" based on 1866–70 Experience.

Ages.	All Rural Classes.	All Urban Classes.	Area 1, Rural and Urban.	Area 2, Rural and Urban.	Area 3, Rural and Urban.	Whole Society.
16 to 44	268	260	276	194	280	264
45 „ 64	242	245	246	186	269	243
65 and upwards	235	241	243	189	260	238

A certain portion of the excess of claims over the standard here exhibited is doubtless due to a defect of the latter. The returns prepared for the investigation of the experience of 1866–70 did not supply the dates when sickness attacks began and ended, and it is understood that all attacks which were current on 1st January 1866 were scheduled as having begun on that day, thus overstating the first-period sickness and correspondingly

understating that falling within the after-periods. When, however, all due allowance has been made for this circumstance, there must still remain a great percentage of excess, and the conclusion seems to be irresistible that the serious increase of sickness previously noted is in great measure to be traced to the increase of *permanent* cases; and that these cases are not only more numerous at the older ages—where excess was perhaps anticipated—but that at every period of life protracted sickness now represents a much heavier liability than it did in the period 1866–70. No satisfactory explanation for this phenomenon can be suggested, but the fact remains, and it is clear that a society having based its financial arrangements on the 1866–70 Tables may suffer a serious excess of protracted sickness cases long before it has any members of ages such that the implication of failure to discriminate between specific sickness and the infirmity of old age can be raised against its administration.

Regrouping of the Data by the Results of Table B.

The next step in the enquiry was to ascertain how far and in what manner the forty-five bodies of facts might be reduced in number for the purpose of constructing the required monetary tables. It was obvious, from the outset, that the number of classes to be ultimately dealt with would have to be comparatively small, but without the elaborate division of the data represented by Table B no means existed for the formation of a reliable judgment as to the most suitable method of final distribution. The particular purpose of this table was thus to supply the groundwork for the consolidation of the data into divisions which should be sufficiently representative (for working purposes) of the experience of all the classes which they severally comprised, and so limited in number as to permit of the preparation of the complete set of monetary tables which was indispensable to their utility.

Considering the matter in the first place with regard to Occupations attention may be directed to the "All Sickness" section of the column headed "All Divisions." The following comparison

indicates a fairly close agreement between the sickness experience of Group A (Agricultural) and H–J (General), and seems to show that the experience of Group A is not sufficiently distinctive, as compared with that of other non-hazardous * groups, to require separate treatment.

	Ages.	Percentage of Actual Sickness to Standard Expectation.	
		Group A.	Group H–J.
All Periods of Sickness (combined)	16 to 44	106	110
	45 to 64	111	117
	65 and upwards	138	137

This conclusion is strengthened by comparison of the "First 6 Months" and "After 2 Years" experience, the respective figures of which are:—

	Ages.	Group A.	Group H–J.
First 6 Months	16 to 44	99	103
	45 to 64	90	93
	65 and upwards	82	79
After 2 Years	16 to 44	272	239
	45 to 64	215	227
	65 and upwards	222	227

and it was accordingly decided to amalgamate these two groups.

A brief examination of the "All Sickness" ratios of the several divisions of Table B shows that the groups dealt with above exhibit a distinctly lower sickness liability than any of the Groups B to G, and the question of including other groups than A with the "General" class may be determined at once in the negative.

* Using the term in its widest significance.

The following comparison appears to indicate that Groups B, C, D are fairly closely allied with respect to liability :—

	Ages.	Group B.	Group C.	Group D.
All Periods of Sickness (combined)	16 to 44	130	143	126
	45 to 64	144	133	151
	65 and upwards	152	161	175

The differences here are wider, on the whole, than those between Groups A and H, J, but they are not uniform in either extent or direction; and Group B, which includes nearly three times the quantity of facts comprised in Groups C and D combined, is found to occupy a mean between the two, as regards experienced sickness, at ages under sixty-five. The comparisons with reference to the "First 6 Months" and "After 2 Years" periods of sickness present much the same features :—

	Ages.	Group B.	Group C.	Group D.
First 6 Months	16 to 44	122	143	110
	45 to 64	115	115	110
	65 and upwards	83	75	86
After 2 Years	16 to 44	267	188	301
	45 to 64	282	223	329
	65 and upwards	261	291	328

It will be observed that in the case of the "After 2 Years" period the difference between the two extremes is greater than is the case in either the "First 6 Months" or "All Periods," but this is probably attributable, at the higher ages at least, to the paucity of the data in Groups C and D. Having regard to the features of the "All Periods" comparison, and to the fact that neither C nor D appear to approach the liability of Groups E, F, and G, it appears that the Groups B, C, and D may properly be amalgamated for the monetary tables, and they have been combined accordingly.

The comparison of Groups E, F, and G in the three selected periods now follows:—

	Ages.	Group E.	Group F.	Group G.
All Periods of Sickness (combined)	16 to 44	172	160	207
	45 to 64	169	155	214
	65 and upwards	152	183	212
First 6 Months	16 to 44	153	151	192
	45 to 64	135	125	162
	65 and upwards	122	88	89
After 2 Years	16 to 44	472	314	469
	45 to 64	329	286	426
	65 and upwards	212	331	414

It appears that in the first two periods of life the sickness of Group E is heavier than that of Group F, the latter being much the higher in the last period, *i.e.*, from the age of 65 to the end of life. Group E, however, includes the comparatively limited number of 27,142 years of life, and is therefore too small to stand alone. Group F includes about four times the quantity of data, and the amalgamation of the two groups would present results approximating to those of Group F, and at the same time affording a fair measure of the liabilities of Group E. These two groups have accordingly been combined.

The comparative statement on page 43 exhibits the relationship of the actual sickness claims to the Standard expectation for "All Periods of Sickness," "First 6 Months," and "After 2 Years," in each of the ultimate groups as obtained by the amalgamations above explained. The differences between the ratios of the several groups are very distinct.

Group G (Mining), which includes the large number of 175,186 years of life, stands apart from the other groups in the extent of sickness liability which it exhibits at every period of life and at every stage of the sickness claim. In Table C, which contains an abstract of the original data obtained from the cards in respect of the several classes into which the experience was ultimately divided,

the facts relating to Group G have been given, but monetary tables for the group have not been prepared. It is obvious that tables of values of benefits based upon the experience of this group would be of very limited utility. The contributions calculated on such experience would apparently approximate to double the amounts provided by the ordinary tables at present used by the Manchester Unity, and to 50 per cent. above the rates of the present "Hazardous Occupation Tables" of the Society, which are based upon the "Miners and Colliers" Experience of 1866–70. It is believed that it would be found impossible to enforce such a great increase of contributions.

	Ages.	Percentage of Actual Sickness to Standard Expectation.			
		Group A, H, J.	Group B, C, D.	Group E, F.	Group G.
All Periods of Sickness (combined)	16 to 44	109	131	162	207
	45 to 64	116	144	157	214
	65 and upwards	137	157	181	212
First 6 Months	16 to 44	102	124	151	192
	45 to 64	93	114	126	162
	65 and upwards	80	83	91	89
After 2 Years	16 to 44	244	259	346	469
	45 to 64	225	282	292	426
	65 and upwards	226	275	323	414

It appears, on a close consideration of the results of this portion of the enquiry, that the risks of the mining section will have to be dealt with by other means than increase of contributions alone. The accident risk is believed to constitute a serious portion of the liability, but probably does not wholly account for the extraordinary excess of claims which the enquiry reveals. The tabulated statement given above shows that in the "After 2 Years" period of sickness the claims are persistently more than 400 per cent. of the

Standard expectation, and this appears to indicate the existence of other causes than accident for a portion of the protracted claims brought by the mining section. So far as the accident liability is concerned, the position of the miners is understood to have been improved by the Workmen's Compensation Act, 1897, and it does not appear unreasonable that, to the extent that these members are provided for by the statute, the Society should now relieve itself from the responsibility of providing the sickness benefit. The information at command is not sufficient to show the value of the relief this limitation would afford, but it would certainly be considerable. In the best interests of the mining section of the Society—numbering fully 40,000 members—this partial solution of the problem is submitted for the consideration of the Order. It is to be feared that, unless exceptional measures are adopted, the preservation of the majority of the lodges affected by the mining liability will prove an impossible task.

The necessity for action in the direction indicated is not confined to the mining section. It is in great measure obvious, and it will be proved at a later stage, that the contributions required to meet the liability under Groups E and F are much in excess of what the Society has hitherto regarded as "Hazardous Occupation" rates, and it is reasonable to assume that some part of the heavy liability thus indicated is due to claims arising in respect of accidents of occupation. The Legislature has deliberately cast upon the employer in many industries the duty of providing in part for the injured workman, and as an alternative to an increase of contributions which may well be deemed excessive—although in existing circumstances its necessity cannot be disputed—the Society may justifiably consider the propriety of withdrawing the sickness benefit in cases where the statutory disablement allowance is being received.

On proceeding to examine the Mortality experience with reference to Occupations as exhibited by Table B, the first significant feature will be found in the very low death-rates of Group A (Agricultural). The superior vitality of this group in all geographical areas and at all periods of life is clearly illustrated by the following comparison of the ratios of actual to

expected deaths in Group A and Group H (Miscellaneous Occupations—Rural) respectively :—

Area.	Ages.	Percentage of Actual to Expected Deaths.	
		Group A.	Group H.
1	16 to 44	49	61
	45 to 64	63	81
	65 and upwards	81	94
2	16 to 44	61	71
	45 to 64	74	107
	65 and upwards	103	124
3	16 to 44	47	65
	45 to 64	75	86
	65 and upwards	100	107

The financial influence of the mortality experience of a friendly society is far from unimportant. If the death-rates be uniformly *above* a common standard, a society will gain by its release from a proportion of the anticipated sickness benefit liability; but, on the other hand, it will lose, firstly, by the "premature" payment of death benefits and consequent loss of interest on the capital thus withdrawn, and secondly, by the contribution income gradually falling below the amount anticipated by the standard. If the death-rates be uniformly *below* a common standard, the effect on the finances will be in each case in the contrary direction to that of a heavy death-rate, the sickness claims being ultimately increased, the payment of the death benefits "postponed," and the anticipated interest and contribution income augmented. In either case the effect upon the sickness claims will be much greater than that upon the interest and contribution income. The net result of a high death-rate may be summed up, therefore, as diminution of liability, and that of a low death-rate as augmentation of liability.

The low death-rate of Group A is therefore serious in the possibilities of heavy sickness charges which it predicates, and a

special investigation of the effect of the longevity of this group could not fail to prove of interest and value. The scope of the present enquiry is, however, already wide, and cannot be conveniently enlarged, and this question, with others affecting limited classes of members, is reserved for future consideration.

On amalgamating the occupation groups as in the sickness experience, the following interesting figures are obtained:—

Ages.	Percentage of Actual Deaths to Standard Expectation.			
	Group A, H, J.	Group B, C, D.	Group E, F.	Group G.
16 to 44 . .	64	73	72	70
45 to 64 . .	88	95	95	108
65 and upwards .	104	106	123	134

These ratios show a certain progressiveness in the death-rates coincident with the increase in the sickness liability, but the differences between the mortality experiences of the several divisions are proportionately much smaller than the corresponding differences between the sickness experiences.

On inspecting the mortality experience from another point of view, *i.e.*, with reference to geographical distribution (disregarding the element of occupations), considerable and symmetrical differences are found. Thus:—

Ages.	Percentage of Actual Deaths to Standard Expectation.			
	Area 1.	Area 3.	Area 2.	Whole Society.
16 to 44 . .	61	68	75	66
45 to 64 . .	79	92	112	90
65 and upwards .	91	109	128	105

(In this comparison the order in which the experiences of Areas 2 and 3 are presented has been reversed for convenience of comparison, the death-rates of Area 2 being uniformly the higher.)

From this comparison it will be seen that the death-rates of Area 1 are considerably below the general average of the whole society, that those of Area 3 are slightly above such general average, and that those of Area 2 are considerably in excess of the average. The question thus arises whether it is of more importance to prepare the tables, so far as mortality is concerned, with reference to the geographical distribution of the data or with reference to the occupation groups into which the facts have been found to be separable so far as sickness is concerned; or, alternatively, whether it is necessary that both elements should enter into the distribution of the mortality data. For the purpose of determining this point the tabulated statements on page 48 were prepared.

"Distribution No. 1" is divided into three sections. The first gives the mortality ratios of the whole society; the second gives the ratios of the four groups into which the experience may be divided with reference to occupations; and the third gives the ratios of the three divisions, regulated by geographical areas, into which the experience of each of the four "Occupation" groups of the second section may be divided; thus giving twelve classes in all.

"Distribution No. 2" is also divided into three sections. The first repeats the mortality ratios of the whole society; the second gives the ratios of the three divisions into which the experience of the whole society may be apportioned with reference to geographical area; and the third gives the ratios of the subdivisions of each of these, distributed with reference to occupation; thus ultimately arriving again at twelve classes.

From this synopsis of the experience it appears that the clear differences between the death-rates of the three geographical areas (taking the experience of each area as a whole) are nearly always reproduced in the experience of the sections into which the several sets of "Area" data may be divided with respect to Occupations; see division 3 of Distribution No. 1.

This persistence of the phenomenon throughout the occupation divisions confirms the conclusion that there are substantial differences between the mortality experiences of certain geo-

Table VI.

Statement of Mortality Experience exhibiting Alternative Methods of dividing the Data by Occupation Groups and Geographical Areas respectively.

The Figures given represent in every case the Percentage of Actual Deaths to Expected, the latter being calculated on the 1866–70 *Standard.*

Distribution No. 1.

Ages.	Whole Society.												Ages.
16 to 44	66												16 to 44
45 ,, 64	90												45 ,, 64
65 and upwards	105												65 and upwards
	Occupation Group.												
	A, H, J.			B, C, D.			E, F.			G.			
16 to 44	64			73			72			70			16 to 44
45 ,, 64	88			95			95			108			45 ,, 64
65 and upwards	104			106			123			134			65 and upwards
	Geographical Area.												
	1	3	2	1	3	2	1	3	2	1	3	2	
16 to 44	59	66	75	70	73	83	75	71	72	91	69	66	16 to 44
45 ,, 64	76	90	112	87	101	115	79	93	119	159	102	107	45 ,, 64
65 and upwards	90	107	126	92	113	147	103	122	142	150	127	143	65 and upwards

Distribution No. 2.

	Whole Society.												
16 to 44	66												16 to 44
45 ,, 64	90												45 ,, 64
65 and upwards	105												65 and upwards
	Geographical Area.												
	1			3			2						
16 to 44	61			68			75						16 to 44
45 ,, 64	79			92			112						45 ,, 64
65 and upwards	91			109			128						65 and upwards
	Occupation Group.												
	A, H, J.	B, C, D.	E, F.	G.	A, H, J.	B, C, D.	E, F.	G.	A, H, J.	B, C, D.	E, F.	G.	
16 to 44	59	70	75	91	66	73	71	69	75	83	72	66	16 to 44
45 ,, 64	76	87	79	159	90	101	93	102	112	115	119	107	45 ,, 64
65 and upwards	90	92	103	150	107	113	122	127	126	147	142	143	65 and upwards

graphical areas, and that such differences are sufficient to receive attention in the preparation of monetary tables.

Alternatively, on examination of the first division of Distribution No. 1, it will be seen that whilst there are differences between the death-rates of the several occupation groups, the order of progression from minimum to maximum being generally (1) A, H, J; (2) B, C, D; (3) E, F; (4) G; as in the sickness experiences, such differences are not in all cases very pronounced, and are decidedly irregular. Division 3 of Distribution No. 2 shows a great increase in the irregularities when the facts are sub-divided with reference to occupations and geographical area together, and the ratios in respect of the important classes B, C, D, and E, F interchange places so frequently as to create doubt as to whether, on the whole, any real difference prevails between the mortality experiences of these classes.

On a broad view of the facts, therefore, it appears that as between the two elements of geographical situation and occupation the former should chiefly be considered in the formation of monetary tables depending on mortality, and for the construction of the Life Tables the geographical distribution of the data has been adopted accordingly.

The question of distribution by geographical area and occupations combined may be somewhat summarily dealt with. Desirable, possibly, in theory, such an elaborate division, involving the construction of twelve mortality tables and the preparation of a complete set of monetary values for each of those tables, would have proved such a lengthy task, and would have resulted in the ultimate production of such a large number of tables, that it could not be entered on.

It is unlikely that the deviations from theoretical exactness resulting from the use of the general average table prepared for each area will be considerable, for effect having been given to the element of situation, the most important factor (so far as mortality is concerned) has been recognised, and the variations arising from occupation causes must be of comparative insignificance.

Returning to the sickness experience (as to which the reader may be reminded that occupation has been proved to exercise a most important influence), it is of interest to consider the incidence of the claims with respect to the element of situation, in contrast with that of occupation, and for this purpose the subjoined tables

Statements of Sickness Experience exhibiting Alternative Methods of dividing the Data by Occupation Groups and Geographical Areas respectively.

The Figures given represent in every case the Percentage of Actual Weeks to Expected Weeks of Sickness, the latter being calculated on the 1866–70 *Standard.*

Table VII.

ALL PERIODS OF SICKNESS.

Distribution No. 1.

Ages.	Whole Society.												Ages.
16 to 44	121												16 to 44
45 ,, 64	126												45 ,, 64
65 and upwards	142												65 and upwards
	Occupation Group.												
	A, H, J.			B, C, D.			E, F.			G.			
16 to 44	109			131			162			207			16 to 44
45 ,, 64	116			144			157			214			45 ,, 64
65 and upwards	137			157			181			212			65 and upwards
	Geographical Area.												
	1	3	2	1	3	2	1	3	2	1	3	2	
16 to 44	113	111	97	132	134	120	165	164	153	180	217	184	16 to 44
45 ,, 64	118	122	103	146	145	134	145	168	142	221	222	192	45 ,, 64
65 and upwards	140	144	120	157	163	142	172	197	151	216	229	175	65 and upwards

Distribution No. 2.

	Whole Society.												
16 to 44	121												16 to 44
45 ,, 64	126												45 ,, 64
65 and upwards	142												65 and upwards
	Geographical Area.												
	1				3				2				
16 to 44	118				129				109				16 to 44
45 ,, 64	123				136				112				45 ,, 64
65 and upwards	143				152				125				65 and upwards
	Occupation Group.												
	A, H, J.	B, C, D.	E, F.	G.	A, H, J	B, C, D.	E, F.	G	A, H, J.	B, C, D.	E, F.	G.	
16 to 44	113	132	165	180	111	134	164	217	97	120	153	184	16 to 44
45 ,, 64	118	146	145	221	122	145	168	222	103	134	142	192	45 ,, 64
65 and upwards	140	157	172	216	144	163	197	229	120	142	151	175	65 and upwards

TABLE VIII.

FIRST SIX MONTHS OF SICKNESS.

DISTRIBUTION No. 1.

AGES.	WHOLE SOCIETY.												AGES.
16 to 44	112												16 to 44
45 ,, 64	100												45 ,, 64
65 and upwards	81												65 and upwards
	OCCUPATION GROUP.												
	A, H, J.			B, C, D.			E, F.			G.			
16 to 44	102			124			151			192			16 to 44
45 ,, 64	93			114			126			162			45 ,, 64
65 and upwards	80			83			91			89			65 and upwards
	GEOGRAPHICAL AREA.												
	1	3	2	1	3	2	1	3	2	1	3	2	
16 to 44	104	103	94	124	127	118	155	152	143	162	203	174	16 to 44
45 ,, 64	93	95	89	112	119	114	119	128	130	156	167	151	45 ,, 64
65 and upwards	78	80	83	82	82	87	83	91	98	78	91	88	65 and upwards

DISTRIBUTION No. 2.

	WHOLE SOCIETY.												
16 to 44	112												16 to 44
45 to 64	100												45 ,, 64
65 and upwards	81												65 and upwards
	GEOGRAPHICAL AREA.												
	1				3				2				
16 to 44	109				120				105				16 to 44
45 ,, 64	97				106				96				45 ,, 64
65 and upwards	78				81				84				65 and upwards
	OCCUPATION GROUP.												
	A, H, J.	B, C, D.	E, F.	G.	A, H, J	B, C, D.	E, F.	G.	A, H, J.	B, C, D.	E, F.	G.	
16 to 44	104	124	155	162	103	127	152	203	94	118	143	174	16 to 44
45 ,, 64	93	112	119	156	95	119	128	167	89	114	130	151	45 ,, 64
65 and upwards	78	82	83	78	80	82	91	91	83	87	98	88	65 and upwards

Table IX.

SICKNESS AFTER THE FIRST TWO YEARS.

Distribution No 1.

Ages.	Whole Society.												Ages.
16 to 44	264												16 to 44
45 ,, 64	243												45 ,, 64
65 and upwards	238												65 and upwards
	Occupation Group.												
	A, H, J.			B, C. D.			E, F.			G.			
16 to 44	244			259			346			469			16 to 44
45 ,, 64	225			282			292			426			45 ,, 64
65 and upwards	226			275			323			414			65 and upwards
	Geographical Area.												
	1	3	2	1	3	2	1	3	2	1	3	2	
16 to 44	272	244	166	277	257	154	354	352	313	294	510	421	16 to 44
45 ,, 64	236	242	169	302	268	226	257	344	201	400	448	367	45 ,, 64
65 and upwards	236	242	181	280	284	227	320	372	222	458	463	307	65 and upwards

Distribution No 2.

	Whole Society.												
16 to 44	264												16 to 44
45 ,, 64	243												45 ,, 64
65 and upwards	238												65 and upwards
	Geographical Area.												
	1			3			2						
16 to 44	276			280			194						16 to 44
45 ,, 64	246			269			186						45 ,, 64
65 and upwards	243			260			189						65 and upwards
	Occupation Group.												
	A, H, J.	B, C, D.	E, F.	G.	A, H, J.	B, C, D.	E, F.	G.	A, H, J.	B, C, D.	E, F.	G.	
16 to 44	272	277	354	294	244	257	352	510	166	154	313	421	16 to 44
45 ,, 64	236	302	257	400	242	268	344	448	169	226	201	367	45 ,, 64
65 and upwards	236	280	320	458	242	284	372	463	181	227	222	307	65 and upwards

have been prepared. These are in the form adopted for the exhibition of the mortality experience, and show the ratios of actual to expected sickness for "All Periods," "First 6 Months," and "After 2 Years" of sickness respectively. The experience of the intermediate periods—"Second 6 Months" and "Second 12 Months"—need not be specially considered at this stage.

The first section of Distribution No. 1, Tables VII., VIII., and IX., gives the sickness ratios for the whole Society, the second section gives the ratios for the four occupation groups into which primarily the experience has been divided, and the third gives the ratios for each of the twelve sub-classes which have been obtained by dividing the occupation groups with reference to geographical situation.

There would seem to be no reason for anticipating a material difference between the sickness claims of one part of the country and those of another; and on examination of the ratios of these sub-classes it will be found that, as a fact, there is little difference between the experiences of Areas 1 and 3. Group A, H, J, in Table VII., for example, shows, for ages 16 to 44, 113 per cent. of the standard in Area 1, and 111 per cent. in Area 3; for ages 45 to 64, 118 per cent. in Area 1, and 122 per cent. in Area 3; and for ages 65 and upwards, 140 per cent. in Area 1, and 144 per cent. in Area 3. Group B, C, D shows similar features. The differences of the subdivisions of Groups E, F and G are rather more pronounced, the sickness rates of Area 3 being, as a rule, somewhat higher than those of Area 1. This is probably attributable to the circumstance that the mining and metal working risks of South Wales and the North of England are appreciably greater than those of the minor centres of these industries to be found in Area 1. The years of life at risk in respect of Group E, F, in Area 3, are 1½ times as numerous as those of the corresponding group in Area 1; Group G, in Area 3, is 8½ times the size of the corresponding group in Area 1.

The figures presented by the second section of "Distribution No. 2" of each of these Tables appear to indicate that the sickness experience of Area 3 is generally heavier than that of Area 1; but an examination of the ratios exhibited by the third section of "Distribution No. 1" and "Distribution No. 2" disproves the existence of such a general difference; the discrepancy between the aggregate results must, therefore, be assumed to be due to the presence, in Area 3, of a larger proportion of data referring to

Groups B to G than is the case in Area 1. This interpretation of the difference is the correct one, as will be seen by the following comparison of the distribution of the membership, that is, of the "exposures to risk," between the several occupation groups in the two areas. The percentages relating to Area 2 and the Whole Society are added to make the comparison complete:—

TABLE X.

RELATIVE DISTRIBUTION OF THE MEMBERSHIP IN EACH AREA AND IN THE WHOLE SOCIETY WITH REFERENCE TO OCCUPATIONS.

Group.	Area 1.	Area 2.	Area 3.	Whole Society.
	Per cent.	*Per cent.*	*Per cent.*	*Per cent.*
A, H, J, .	82·7	80·2	72·6	78·5
B, C, D, .	13·3	6·5	10·5	11·2
E, F, .	2·9	5·0	6·2	4·5
G, .	1·1	8·3	10·7	5·8
	100·0	100·0	100·0	100·0

From this comparison it appears that whereas in Area 1 the ordinary occupations—Group A, H, J—comprised 82·7 per cent. of the membership, and the "Hazardous Occupations"—Groups E, F and G—4·0 per cent., the same groups in Area 3 comprised 72·6 and 16·9 per cent. of the membership respectively; thus clearly showing that the excess in the aggregate sickness rates of Area 3 is to be attributed to the circumstance that hazardous occupations enter into the experience of that area in greater proportion than into the experience of Area 1.

In view of the close agreement between the experiences of like occupation groups in Areas 1 and 3, as shown by Table VII., the ratios drawn from the experience of Area 2 present a somewhat remarkable appearance. This area, it will be remembered, shows a much heavier mortality experience than that of either Area 1 or Area 3, but the sickness experience is distinctly lower than that of either of the other areas. In Group A, H, J, at the first set of ages, the percentage of the standard is 97 against 113 in Area 1, and 111

in Area 3; at the second set of ages the percentage is 103 against 118 and 122 in Areas 1 and 3 respectively; and in the third set of ages the percentage is 120 against 140 and 144. The same feature is observed in the experience of Groups B, C, D, E, F and G, and the difference, in the case of each group, is as clearly defined as it is in Group A, H, J.

It is thus established that the sickness claims of Area 2 are lighter than those of the other part of the country, and that the difference is traceable through all classes of occupation and all periods of life.

The combination of a high rate of mortality and a low rate of sickness which has thus been proved to exist is very singular; there is reason to believe that it is not confined to the Manchester Unity, but is the general experience of friendly societies in the large and thickly-populated textile districts of Lancashire and the West Riding of Yorkshire, which, in this enquiry, have been designated Area 2.

It will be seen, on examination of Tables VIII. and IX., referring to the periods of sickness "First 6 Months" and "After 2 Years," that the difference between the sickness experiences of Areas 1–3 and Area 2 is more pronounced, on the whole, in the protracted cases of sickness than in the attacks of short duration which fall within the first six months. There are understood to be no cases in the Manchester Unity in which the sickness benefits are arbitrarily stopped by operation of rule after any fixed period of claim, but a small number of branches in the endeavour to achieve financial soundness have adopted the practice—contrary to the advice of the leaders of the Society—of diminishing the sickness benefit to a small fraction of the full pay after periods of sickness varying from twelve months to two years. Excessive reductions of benefit may conceivably tend to diminish the rates of sickness by forcing members off the funds; and, as such cases are chiefly to be found in Area 2, it is possible that in this feature may be sought a reason for a portion of the differences in sickness rates under discussion. The branches concerned are, however, relatively few, and any peculiarities in their experience would have scarcely appreciable effect upon the general average; the feature under consideration is, therefore, not to be explained as the result of special limitations or restrictions on benefit-right.

In this connection the reader may be reminded that the experience of those branches which have adopted regulations calculated to distort what may be termed the normal law of sickness-claim has been excluded from the enquiry.

The comparatively heavy mortality rates of Area 2 are no less difficult to explain than the comparatively light sickness experience of this area. Density of population is, undoubtedly, an element affecting the mortality rates, as proved by the superior longevity of Rural life over that of the Urban class; and the experience of Area 2, containing as it does a greater proportion of Urban life than that of either Area 1 or Area 3, might, on this account, be expected to show the heaviest set of death-rates *in the aggregate.* But there would seem to be no adequate reason for anticipating a heavier mortality experience in the Urban section of Area 2 than in the like section of the other areas—that, for example, the death-rates in the Urban centres of Lancashire and Yorkshire should be higher than in the Metropolis, and the other Urban centres of Area 3; or for anticipating that the Rural death-rates of Area 2 would be higher than those of the Rural portions of the other areas. Such excesses in both the Urban and Rural death-rates of Area 2 do, however, exist; and they are common to all periods of life. In these circumstances, and without considering further as to the cause of the excess, it has been deemed necessary, as previously explained, to give effect to the experience by the construction of a Life Table applicable to Area 2.

The same reasons have led to the construction of the Life Table applicable to Area 3, the death-rates represented by which are lighter than those of Area 2, but heavier than those of Area 1.

Had not the necessity existed for differentiation between the experiences of the several occupation groups, it would, probably, have been advisable to combine with the mortality experience of Area 2 the sickness experience drawn from the same area. Critical examination of the ratios drawn from Table B, and the subsequent combination of groups, as already explained, showed, however, that occupation was the most important element of discrimination in sickness liability, and the limitations imposed by considerations of time and space, as well as of practical utility, demanded that this element should have weight in preference to that of geographical situation in the construction of sickness rates. This decision was

Table XI.

All Periods of Sickness, Rural and Urban Divisions of the several Occupation Groups.

Percentage of Actual Sickness to Standard Expectation.

Ages.	Occupation Group. B.		C.		D.		E.		F.		G.		Miscellaneous, H and J.		Ages.
	Rural.	Urban.	Rural.	Urban.	Rural.	Urban.	Rural.	Urban.	Rural.	Urban.	Rural.	Urban.	Rural.	Urban.	
16 to 44	128	133	128	163	118	134	173	* 149	153	162	184	223	108	112	16 to 44
45 to 64	141	150	123	145	154	147	171	137	147	157	202	223	116	119	45 to 64
65 and upwards	151	156	155	168	181	168	152	161	200	178	211	213	138	136	65 and upwards

* This is an exceedingly small experience (1,344 years of life), and the results shown—apparently in favour of the Urban class—are therefore devoid of significance.

arrived at the more readily that the difference between the sickness experiences of Areas 1 and 3—unlike that between the mortality experiences of these areas—was found on a full examination to be so small that any discrimination between the sickness rates of such areas would have been barren of result so far as the monetary tables were concerned.

The aspect under which the experience has finally to be examined is that of locality, namely, Rural against Urban life. The figures in Table XI., taken from Table B, show that, so far as sickness is concerned, there is a persistent tendency in favour of the Rural as against the Urban class, but it will be agreed that such tendency is not sufficiently marked to require recognition in the preparation of standard tables.

More significant features are found when the mortality experience is examined with reference to this element. The following table shows the influence of locality as between rural and urban lodges in each geographical area, and conclusively demonstrates the superior prospect of length of life enjoyed by the rural class:—

TABLE XII.

Ages.	Percentage of Actual Deaths to Standard Expectation.							
	Area 1.		Area 2.		Area 3.		Whole Society.	
	Rural.	Urban.	Rural.	Urban	Rural.	Urban.	Rural.	Urban.
16 to 44	59	69	70	77	62	72	61	72
45 to 64	77	83	100	118	86	96	82	99
65 and upwards	90	95	120	133	106	111	98	115

Life Tables have been prepared from the experience of the above eight sections of data. Table XIII. presents an abstract of such tables, and shows out of 1,000 members entering observation at 16 years of age the number surviving at 25 years of age, and

Table XIII.

Number of Members Living at the Ages shown of 1,000 entering observation at 16 years of Age; according to the several Life Tables prepared from the Sectional Experiences of the Manchester Unity of Oddfellows, 1893–97.

Age.	Area 1.			Area 2.			Area 3.			Whole Society.			Age.
	Rural.	Urban.	Rural and Urban combined.	Rural.	Urban.	Rural and Urban combined.	Rural.	Urban.	Rural and Urban combined.	Rural.	Urban.	Rural and Urban combined.	
	Number Living.	Number Living.	Number Living.	Number Living.	Number Living.	Number Living.	Number Living.	Number Living.	Number Living.	Number Living.	Number Living.	Number Living.	
16	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	16
25	975	972	975	968	972	971	972	968	969	974	971	972	25
35	930	921	928	921	921	922	927	916	920	929	919	924	35
45	866	846	861	843	829	834	859	839	847	862	839	851	45
55	762	738	756	715	688	697	747	717	729	753	715	735	55
65	588	554	579	506	455	471	557	514	532	569	507	540	65
75	322	296	315	222	185	196	273	242	256	293	234	266	75
85	77	62	74	36	22	27	53	41	47	63	37	50	85
95	6	4	6	0	0	0	1	1	1	3	2	2	95

Table XIV.

Average Duration of Life at Certain Ages; according to the several Life Tables prepared from the Sectional Experiences of the Manchester Unity of Oddfellows 1893–97.

Age.	Area 1.			Area 2.			Area 3.			Whole Society.			Age.
	Rural.	Urban.	Rural and Urban combined.	Rural.	Urban.	Rural and Urban combined.	Rural.	Urban.	Rural and Urban combined.	Rural.	Urban.	Rural and Urban combined.	
	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	
16	49·25	47·94	48·92	46·12	44·71	45·15	47·88	46·39	47·01	48·46	46·23	47·41	16
25	41·38	40·19	41·05	38·48	36·85	37·37	40·11	38·74	39·33	40·62	38·48	39·62	25
35	33·14	32·11	32·86	30·16	28·59	29·07	31·79	30·64	31·15	32·35	30·33	31·40	35
45	25·20	24·48	25·01	22·48	21·15	21·56	23·89	22·98	23·38	24·44	22·73	23·63	45
55	17·88	17·26	17·73	15·53	14·40	14·74	16·65	15·96	16·28	17·17	15·72	16·50	55
65	11·57	11·18	11·48	9·65	9·04	9·23	10·49	10·15	10·33	10·95	9·98	10·51	65
75	6·84	6·39	6·75	5·68	5·06	5·26	6·14	5·81	5·98	6·44	5·67	6·09	75
85	4·13	3·84	4·10	3·07	2·97	3·06	3·21	3·21	3·21	3·68	3·48	3·57	85

at the end of each subsequent period of ten years. Table XIV. exhibits the "average duration of life"* at decennial intervals of age.

It thus appears that of 1,000 members entering observation at 16 years of age there are still living at 65

in Area 1	Rural,	588
„ 2	Rural,	506
„ 3	Rural,	557
„ 1	Urban,	554
„ 2	Urban,	455
„ 3	Urban,	514

whilst the average duration of life at, for example, thirty-five years of age is

in Area 1	Rural,	33·14 years
„ 2	Rural,	30·16 „
„ 3	Rural,	31·79 „
„ 1	Urban,	32·11 „
„ 2	Urban,	28·59 „
„ 3	Urban,	30·64 „

These figures demonstrate with more force than words the influence of locality and surroundings on the duration of human life. It is proved by statistical evidence of the clearest kind that of 1,000 males who attain to sixteen years of age, and who are resident in the rural portions of the broad expanse of country designated Area 1 (and which contains but little of the manufacturing element), as many as 588 will still be surviving when the age of sixty-five is reached. On the other hand, of 1,000 males attaining to the age of sixteen years, and residing in the towns of the textile-manufacturing "Area 2," no more than 455 will attain to the age of sixty-five. To state the facts in a slightly different way, it appears that the average duration of life at thirty-five years of age is 33·14 years in the rural parts of Area 1, whilst it is no more than 28·59 years amongst the urban dwellers of Area 2. These are eloquent figures, and fruitful in their suggestiveness, but the present enquiry is concerned solely with their financial significance. This is considerable enough: the values of annuities in old age, and no less of sick pay in old age, will be considerably greater in Area 1 than in Area 2, and full compensation for the excess is hardly to be expected to accrue from the lower

* Sometimes termed the "Expectation of Life" or "After-Life."

cost of death benefits and from the excess in the amount of contributions receivable over the whole of life in Area 1, as compared with Area 2. Certain figures will be given later in illustration of the financial effect of this feature.

The several bodies of data into which the sickness and mortality experience was finally resolved are exhibited by Tables C and D (pp. 160–213). Table C is in four parts, the first referring to Area 1, the second to Area 2, the third to Area 3, and the fourth to the whole Society. Each part of the table is divided into three sections; these referring respectively to the Rural, the Urban, and the Combined Experience of the area.

The columns show, for each age, the number of years of life at risk during the period, the number of deaths, the unadjusted death-rate, and the adjusted death-rate. The adjusted death-rates are obtained by applying to the unadjusted rates a process of graduation, with the object of reducing accidental irregularities and inconsistencies at individual ages. The formula chosen for the graduation of the rates of mortality is as follows:—

$$u'_0 = \frac{1}{350}\Big\{ 60u_0 + 57(u_{-1}+u_{+1}) + 47(u_{-2}+u_{+2}) + 33(u_{-3}+u_{+3}) + 18(u_{-4}+u_{+4}) + 6(u_{-5}+u_{+5}) - 2(u_{-6}+u_{+6}) - 5(u_{-7}+u_{+7}) - 5(u_{-8}+u_{+8}) - 3(u_{-9}+u_{+9}) - (u_{-10}+u_{+10}) \Big\}$$

In the application of this formula the accented value of u on the left hand side of the equation is the graduated value, and the several values on the right hand side are obtained from the series of unadjusted values of the function—in this case the ungraduated rate of mortality. The reliability of the graduated rates has been tested throughout by multiplying the "Exposed to risk" at each age into the graduated rate of mortality, and so ascertaining whether the "Expected Deaths" obtained by the use of the graduated rates agree closely with the "Actual Deaths," from which the unadjusted death-rates were calculated. This condition has been satisfied in all cases.

It will not be out of place to say that the graduation of the sickness and mortality rates has been the subject of most searching examination, and that in several instances the original or rough rates were graduated by several processes. A circumstance which is much in favour of the formula chosen for the graduation of the rates of mortality is that it produces a series of values very

closely corresponding with those brought out by the application of the "graphic" method.

The "Life Tables" based upon the data contained in Table C are to be found in Tables 1 to 12 (pp. 226–249). These show for each section of the data the number of members surviving at each age of 100,000 entering observation on the sixteenth birthday, the number of such members dying in each year of age, the probabilities of living throughout the year and dying during the year respectively, and the "average duration of life" at the age. The Life Tables applicable to the several sections are as follows:—

Table	1	Area 1 Rural
„	2	„ 1 Urban
„	3	„ 1 Rural and Urban combined
„	4	„ 2 Rural
„	5	„ 2 Urban
„	6	„ 2 Rural and Urban combined
„	7	„ 3 Rural
„	8	„ 3 Urban
„	9	„ 3 Rural and Urban combined
„	10	All Areas Rural
„	11	„ Urban
„	12	„ Rural and Urban combined.

The experience as to sickness is given in Table D (pp. 176–213), Part (1) of which refers to Occupation Group A, H, J; Part (2) to Group B, C, D; Part (3) to Group E, F; and Part (4) to Group G. Each part is divided into two sections, the years of life exposed to risk, number of claims, and weeks of sickness-claim at the successive periods of the attack being scheduled in section (*a*), and the annual proportion of members sick and the annual rates of sickness (in weeks)—unadjusted and adjusted—in section (*b*).

The formula principally used * for the graduation of the sickness rates as deduced from the original data is—

$$u'_0 = \frac{1}{320}\Big\{ 74u_0 + 67(u_{-1}+u_{+1}) + 46(u_{-2}+u_{+2}) + 21(u_{-3}+u_{+3}) + 3(u_{-4}+u_{+4}) - 5(u_{-5}+u_{+5}) - 6(u_{-6}+u_{+6}) - 3(u_{-7}+u_{+7}) \Big\}$$

The quantity which is designated "Proportion of Members Sick" calls for some consideration. For the arithmetical work of

* These formulæ were obtained by the application of the Theory of Finite Differences. A more powerful formula involving nineteen terms was used for the graduation of Group E, F, the rates of which in some parts were rather irregular, and a simple formula involving eleven terms only was used to graduate the quantity "Proportion of Members Sick."

valuing the liabilities of a friendly society, or in calculating rates of contribution, it is only necessary, so far as sickness is concerned, to have the average quantity of sickness per member per annum at each of the periods into which, by the rules, the benefit is divided. When, however, the task in hand is that of analysing a Society's experience and comparing it with a given standard—always a most important operation—it is advisable to have available some instrument by which to test the nature of any deviations from the standard which may be discovered; in other words, the means to determine whether an excess of sickness cost arises from an abnormally high number of claims or from an abnormally prolonged average period of claim. Such an instrument is to be found in a standard "Proportion of Members Sick," obtained by dividing the number of claims for sick pay at each age by the number of exposures to risk at the age.

The purpose of this factor will be sufficiently served by the tabulation of the numbers of claims arising in the periods "First 2 Years," "After 2 Years," and "All Periods." The third of these is not identical with the total of the first two, as the members passing out of the period "First 2 Years" into that of "After 2 Years" during a given calendar year, would be scheduled as one in each of these periods, but only as one in the "All Periods" column; this will sufficiently explain what might appear to be an anomaly.*

The tabulation of these proportions renders it possible to make some investigation into the nature of the differences which have been proved to exist between the sickness experiences of the several occupation groups into which the data have been divided. Taking for this purpose the claims as scheduled for "All Periods," the following comparative statements have been compiled:—

* Another apparent anomaly may be found in the fact that at some of the later ages the proportion of claims exceeds unity. It will, however, be remembered that at an earlier stage it was explained that in the calculation of the numbers exposed to risk of sickness the members dying in each year of age were assumed to be at risk for six months in the final year; the effect of this being that one year of life at a very advanced age may be made up of the experience of two members, each of whom died in the year, and each after making a sickness claim. In such a case the proportion of claims would be equal to two, this being the highest value which the proportion can take. The case thus cited is obviously an extreme one, but it will serve to illustrate the method of calculating the "exposed to risk," and it will explain all entries in excess of unity in the column "Proportion of Members Sick." It was thought better when preparing the "Proportion of Members Sick," to make use of the already existing "Exposed to Risk of Sickness," than to complicate matters by the calculation of a further set of exposures. This is a point to be kept in mind in using the tables.

Table XV.

The Number of Members Sick in a year amongst 100 Members Exposed to risk.

Ages.	Group A, H, J.	Group B, C, D.	Group E, F.	Group G.	Whole Society.
16 to 19	26·02	31·42	38·14	41·42	28·66
20 ,, 24	22·45	26·53	32·86	38·15	24·45
25 ,, 29	21·37	26·12	31·88	38·61	23·49
30 ,, 34	21·51	26·35	32·34	39·09	23·62
35 ,, 39	21·81	27·51	33·36	39·78	24·08
40 ,, 44	23·27	28·38	34·64	41·67	25·48
45 ,, 49	24·80	30·87	36·80	44·57	27·06
50 ,, 54	27·35	33·58	38·09	47·46	29·51
55 ,, 59	31·57	38·40	43·44	51·47	33·70
60 ,, 64	37·56	44·62	51·51	59·34	39·81
65 ,, 69	47·44	52·94	59·85	68·17	49·21
70 ,, 74	59·02	67·22	70·78	77·82	60·60
75 ,, 79	71·99	77·45	84·48	87·10	73·18
80 ,, 84	84·28	87·10	99·49	98·02	85·15
85 and upwards	93·48	96·40	100·00	86·36	94·01

Table XVI.

Average Number of Weeks of Sickness Claim to every Member Sick during a year.

Ages.	Group A, H, J.	Group B, C, D.	Group E, F.	Group G.	Whole Society.
16 to 19	3·13	3·00	3·49	3·59	3·20
20 ,, 24	3·66	3·59	3·64	3·83	3·67
25 ,, 29	4·07	3·82	4·07	4·30	4·07
30 ,, 34	4·49	4·45	4·51	4·67	4·51
35 ,, 39	5·22	5·27	4·98	5·67	5·25
40 ,, 44	6·21	6·14	6·13	6·47	6·22
45 ,, 49	7·30	7·46	6·97	7·74	7·34
50 ,, 54	9·28	9·36	8·30	10·21	9·31
55 ,, 59	11·89	11·91	11·51	12·55	11·94
60 ,, 64	15·57	16·06	16·08	18·42	15·84
65 ,, 69	21·10	22·30	22·85	25·02	21·51
70 ,, 74	28·25	29·62	31·86	34·12	28·72
75 ,, 79	34·03	35·46	36·40	38·80	34·36
80 ,, 84	37·70	38·94	38·82	40·30	37·90
85 and upwards	38·61	39·12	45·02	43·16	38·87

It will be seen from Table XV. that the proportion of members sick during any year varies with the occupation, and that the differences in the "risk of incapacity," as it may be termed, in the several occupation groups, are remarkably regular at nearly all periods of life. Thus to take, for example, the ages 40 to 44 (though any other ages will serve the purpose equally well), the proportion of members sick in a year is in Group A, H, J 23·27 per cent., in Group B, C, D 28·38 per cent., in Group E, F 34·64 per cent., and in Group G 41·67 per cent.

On turning to Table XVI. it is found that the average length of sickness during the year at these ages (40–44) is, for each member sick, in Group A, H, J 6·21 weeks, in Group B, C, D 6·14 weeks, in Group E, F 6·13 weeks, and in Group G 6·47 weeks. There is thus a considerable difference between the relative numbers of members sick in the several occupation groups, but very little difference between the average length of claim; so leading to the conclusion that the excess of liability, in the groups which have been found to bring heavy sickness cost, is due to the claims in such groups being more numerous than in the other sections of the Society, rather than to the attacks of sickness lasting, on the average, for longer periods. This conclusion is an interesting outcome of the tables, and may suggest practical measures when the means of providing for the extra liability of the less healthy occupation groups come to be considered.

Another interesting result is disclosed by Tables XV. and XVI. It was established by the first of the Society's investigations, that the rate of sickness per member increased with age, but the materials for analysing the nature of the increase have been lacking hitherto. It is now proved that the increase which sets in at about 30 years of age, and continues to the end of life, is a compound quantity—that the claims not only become more numerous as age advances, but also endure for longer periods; Table XV. shows that in any age group the percentage of members sick rises steadily from about 30 years of age to the extremity of life, whilst Table XVI. shows equal regularity in the increase, with age, of the average annual duration of the sickness attack.

The slight decline in sickness which is exhibited by nearly all the groups between the ages, generally of 16 and 26, appears to be a new feature in the experience of the Manchester Unity. Tables

XV. and XVI. show that the excess of sickness at the youngest ages, as compared with the ages which immediately follow, is due to an excess in the number of members sick (Table XV.), and not to an excess in the average length of the attack. This last is, in fact, at its minimum at the youngest ages.

The conclusion to be drawn is that at the youngest ages there is a greater susceptibility to sickness than at the ages which immediately follow, the susceptibility constantly diminishing until it reaches its minimum at about the 26–27th years of life—but that amongst the youngest members the disorders giving rise to the sickness claims are slighter than those which affect the older members, and that recovery is consequently more rapid: the shorter duration of attack is not, however, sufficient to counteract the excess in the number of claims, and the unusual feature of a higher rate of sickness at age 20 than at, say, age 25 is therefore exhibited.

General Features of the Graduated Rates of Sickness and Mortality.

The adjusted rates of Sickness and Mortality supply the basis of the Monetary Tables, and therefore call for examination and comparison. The summations of the rates exhibited in Tables XVII. to XX. will be found to supply the material for such examination, and to afford a broad indication of the differences of "risk" attributable, in the case of sickness, to occupation causes and, in the case of mortality, to geographical situation. Table XVII. refers to Sickness Claims and exhibits the sum of the sickness rates to age 74 in the periods "First 12 Months," "Second 12 Months," and "After 2 Years" of claim; Table XVII(*a*). applies to Group A, H, J; Table XVII(*b*). to Group B, C, D; Table XVII(*c*). to Group E, F; and Table XVII(*d*). to Group G. For the purpose of the latter group, no adjusted rates of sickness having been prepared, the ungraduated rates as deduced from the original data have been used. Table XVIII. gives the summation of the rates in respect of "All Sickness," without reference to period of attack, and shows in parallel columns the quantum of sickness in each of the Occupation Groups above named, in the combined "Whole Society" Experience, and in the like Experience of 1866–70. It will

be observed that in each Table the rates are summed in periods of ten years up to age 74.

Table XIX. gives the comparative quantity of Sickness in each of the Groups B, C, D; E, F; and G, taking 100 weeks of Group A, H, J as the Standard. If the latter group be regarded, as it fairly may, as the exposition of the Normal Experience, the contents of this Table will exhibit the percentages of extra risk in the several other trade-groups in each span of ten years of life.

The ratios of the "Whole Society" sickness rates, in comparison with those of Group A, H, J, are included in this Table, these showing the extent to which the sickness experience of the whole society is deflected from the "Normal" standard by the introduction of members engaged in occupations involving extra liability. These ratios obviously depend upon the relative numbers of members in Groups A, H, J, and B to G respectively, a circumstance which illustrates the difficulty of making comparisons between one standard of sickness and another. If in one case the proportion of occupations bringing the greater quantity of claims is higher than in another case, the general average of sickness will appear to be higher also; whereas, by the use of a proper method of comparison, treating each class of occupations separately, two such experiences may be found to present identical sickness rates.

COMPARATIVE SUMMATION OF SICKNESS EXPERIENCE IN THE SEVERAL OCCUPATION GROUPS OF THE MANCHESTER UNITY EXPERIENCE, 1893–97.

TABLE XVII(*a*).

Ages.	Occupation Group A, H, J. Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named.				Ages.
	First 12 Months of Sickness.	Second 12 Months of Sickness.	Sickness after the First 2 Years.	All Sickness.	
	weeks	weeks	weeks	weeks	
16 to 24	7·3	0·1	0·1	7·5	16 to 24
25 ,, 34	8·0	0·5	0·7	9·2	25 ,, 34
35 ,, 44	10·1	0·8	2·0	12·9	35 ,, 44
45 ,, 54	14·4	1·8	5·7	21·9	45 ,, 54
55 ,, 64	24·5	5·9	18·5	48·9	55 ,, 64
65 ,, 74	42·7	19·2	74·0	135·9	65 ,, 74
Total, .	107·0	28·3	101·0	236·3	

TABLE XVII(*b*).

Ages.	Occupation Group B, C, D. Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named.				Ages.
	First 12 Months of Sickness.	Second 12 Months of Sickness.	Sickness after the First 2 Years.	All Sickness.	
	weeks	weeks	weeks	weeks	
16 to 24	8·4	0·2	0·1	8·7	16 to 24
25 ,, 34	9·8	0·5	0·6	10·9	25 ,, 34
35 ,, 44	12·7	1·1	2·3	16·1	35 ,, 44
45 ,, 54	17·8	2·3	7·1	27·2	45 ,, 54
55 ,, 64	29·7	6·9	23·0	59·6	55 ,, 64
65 ,, 74	46·1	22·6	93·6	162·3	65 ,, 74
Total, .	124·5	33·6	126·7	284·8	

Table XVII(*c*).

Ages.	Occupation Group E, F. Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named.				Ages.
	First 12 Months of Sickness.	Second 12 Months of Sickness.	Sickness after the First 2 Years.	All Sickness.	
	weeks	weeks	weeks	weeks	
16 to 24	11·0	0·2	0·2	11·4	16 to 24
25 ,, 34	11·9	0·6	1·2	13·7	25 ,, 34
35 ,, 44	15·1	1·5	2·5	19·1	35 ,, 44
45 ,, 54	19·5	2·7	6·8	29·0	45 ,, 54
55 ,, 64	33·1	8·5	25·5	67·1	55 ,, 64
65 ,, 74	51·0	26·9	107·3	185·2	65 ,, 74
Total, .	141·6	40·4	143·5	325·5	

Table XVII(*d*).

Ages.	Occupation Group G. Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named.				Ages.
	First 12 Months of Sickness.	Second 12 Months of Sickness.	Sickness after the First 2 Years.	All Sickness.	
	weeks	weeks	weeks	weeks	
16 to 24	13·4	0·2	0·1	13·7	16 to 24
25 ,, 34	15·5	0·7	1·2	17·4	25 ,, 34
35 ,, 44	19·2	1·6	4·1	24·9	35 ,, 44
45 ,, 54	26·8	3·9	11·0	41·7	45 ,, 54
55 ,, 64	41·2	11·8	35·8	88·8	55 ,, 64
65 ,, 74	50·1	28·3	145·1	223·5	65 ,, 74
Total, .	166·2	46·5	197·3	410·0	

Table XVIII.

Comparative Summation of Sickness Experience in the Several Occupation Groups of the Manchester Unity Experience, 1893–97, and in the Whole Society, 1893–97 and 1866–70.

All Sickness irrespective of Period of Attack.

Ages.	Sum of the Sickness Rates experienced in passing through the Years of Life comprised within the Ages named.						Ages.
	Group A, H, J, 1893–97.	Group B, C, D, 1893–97.	Group E, F, 1893–97.	Group G, 1893–97.	Whole Society, 1893–97.	Whole Society, 1866–70. (Ratcliffe.)	
	weeks	weeks	weeks	weeks	weeks	weeks	
16 to 24	7·5	8·7	11·4	13·7	8·4	6·4	16 to 24
25 ,, 34	9·2	10·9	13·7	17·4	10·1	8·7	25 ,, 34
35 ,, 44	12·9	16·1	19·1	24·9	14·3	11·8	35 ,, 44
45 ,, 54	21·9	27·2	29·0	41·7	23·8	19·6	45 ,, 54
55 ,, 64	48·9	59·6	67·1	88·8	52·5	40·2	55 ,, 64
65 ,, 74	135·9	162·3	185·2	223·5	142·6	98·6	65 ,, 74
Total, .	236·3	284·8	325·5	410·0	251·7	185·3	

Table XIX.

Quantity of Sickness in Various Occupation Groups and in the Whole Society *in Comparison* with 100 Weeks experienced by Group A, H, J, 1893–97.

Ages.	Group A, H, J, 1893–97.	Group B, C, D, 1893–97.	Group E, F, 1893–97.	Group G, 1893–97.	Whole Society, 1893–97.	Ages.
	weeks	weeks	weeks	weeks	weeks	
16 to 24	100	116	152	183	112	16 to 24
25 ,, 34	100	119	149	189	110	25 ,, 34
35 ,, 44	100	125	148	193	111	35 ,, 44
45 ,, 54	100	124	132	190	109	45 ,, 54
55 ,, 64	100	122	137	182	107	55 ,, 64
65 ,, 74	100	119	136	164	105	65 ,, 74

The figures contained in the last Table should be very instructive and are worthy of close consideration.

The summations of the rates of mortality in the several areas are exhibited in similar form to the sickness rates in Table XX.

Table XX.

Comparative Summation of Mortality Rates in the several Geographical Areas of the Manchester Unity Experience, 1893–97.

Ages.	Sum of the Mortality Rates per cent. experienced in passing through the Years of Life comprised within the Ages named.				Ages.
	Area 1.	Area 2.	Area 3.	Whole Society.	
16 to 24	2·5	3·0	3·1	2·8	16 to 24
25 „ 34	4·9	5·2	5·2	5·1	25 „ 34
35 „ 44	7·5	10·0	8·3	8·2	35 „ 44
45 „ 54	12·9	17·8	14·9	14·5	45 „ 54
55 „ 64	26·3	38·4	31·1	30·4	55 „ 64
65 „ 74	58·9	83·7	70·2	68·4	65 „ 74

The growth of the practice of reducing benefits in the later stages of prolonged attacks of sickness invests with much importance that part of the enquiry which relates to the distribution of the claims over the several periods of attack. The Table which next follows is based upon Table D (pp. 176–213), and shows for certain ages the percentage of the whole quantity of sickness at the age which falls within each period of the attack from "First 3 Months" to "After 2 Years" respectively.

The rates applicable to Groups A, H, J; B, C, D; E, F; and G and the Whole Society are included in this Table, and the proportionate quantities of sickness indicated by the Experience of 1866–70 are also exhibited. For reasons previously given these last are probably not quite free from defect, the first periods containing a certain quantity of claims which would have been more appropri-

ately placed in the after-periods; and in order, therefore, that the apportionment of the new Experience may otherwise be tested, the corresponding relations deduced from the Experience of Registered Friendly Societies (1876–80) have been added.

Table XXI.

Apportionment of Sickness Claims between the Several Periods of Attack, M.U. Experience, 1893–97; M.U. Experience, 1866–70; Registered Friendly Societies Experience, 1876–80.

Age.	Period of Attack.	Percentage of Total Sickness at the Age falling within each Period of Attack.						
		M.U., 1893–97.					M.U., 1866–70. Whole Society.	Registered Friendly Societies, 1876–80.
		Group A, H, J.	Group B, C, D,	Group E, F.	Group G.	Whole Society.		
20	1st 3 months	85·6	85·0	83·1	83·4	84·7	86·7	79·4
	2nd 3 ,,	8·0	7·7	8·5	9·8	8·3	7·8	8·0
	,, 6 ,,	4·3	4·2	5·0	5·1	4·6	4·0	5·1
	,, 12 ,,	1·6	2·0	2·7	1·7	2·0	1·1	4·7
	After 2 years	·5	1·1	·7	·0	·4	·4	2·8
		100	100	100	100	100	100	100
35	1st 3 months	65·1	64·9	67·2	62·9	65·2	70·5	67·4
	2nd 3 ,,	10·5	11·0	11·0	12·4	10·6	10·3	9·1
	,, 6 ,,	7·7	7·8	7·5	9·2	7·6	7·5	6·3
	,, 12 ,,	5·5	5·7	5·1	4·9	5·6	5·9	6·0
	After 2 years	11·2	10·6	9·2	10·6	11·0	5·8	11·2
		100	100	100	100	100	100	100
50	1st 3 months	45·7	43·9	46·8	40·0	44·8	52·8	54·7
	2nd 3 ,,	11·4	11·6	11·3	12·1	11·6	12·3	9·4
	,, 6 ,,	9·4	9·5	9·9	11·0	9·6	10·6	7·3
	,, 12 ,,	8·1	8·3	8·8	10·5	8·5	10·4	8·2
	After 2 years	25·4	26·7	23·2	26·4	25·5	13·9	20·4
		100	100	100	100	100	100	100

TABLE XXI.—*continued.*

Age.	Period of Attack.	Percentage of Total Sickness at the Age falling within each Period of Attack.						
		M.U., 1893–97.					M.U., 1866–70. Whole Society.	Registered Friendly Societies, 1876–80.
		Group A, H, J.	Group B, C, D.	Group E, F.	Group G.	Whole Society.		
65	1st 3 months	21·0	19·3	18·7	15·0	20·4	33·9	29·6
	2nd 3 ,,	9·3	9·1	9·1	7·7	9·1	11·9	9·7
	,, 6 ,,	11·1	11·3	11·1	10·3	11·0	13·8	10·5
	,, 12 ,,	13·5	14·5	14·8	14·5	13·8	16·7	12·2
	After 2 years	45·1	45·8	46·3	52·5	45·7	23·7	38·0
		100	100	100	100	100	100	100
80	1st 3 months	5·7	4·2	4·6	3·2	5·5	12·3	8·6
	2nd 3 ,,	4·2	3·7	3·1	1·7	4·0	6·9	4·9
	,, 6 ,,	6·5	5·3	4·9	3·4	6·2	12·8	6·9
	,, 12 ,,	10·8	10·1	7·5	7·2	10·6	18·0	11·2
	After 2 years	72·8	76·7	79·9	84·5	73·7	50·0	68·4
		100	100	100	100	100	100	100

If attention be given to the first column referring to Group A, H, J in Table XXI., it will be seen that of the sickness experienced at the age of 20 no less than 85·6 per cent. falls within the period "First 3 Months"; at age 35 the proportion of the total sickness falling within this period is reduced to 65·1 per cent., at age 50 to 45·7 per cent., at age 65 to 21·0 per cent., and at age 80 to 5·7 per cent. In contrast the claims in respect of sickness "After Two Years" represent no more than 0·5 per cent. of the total sickness experienced at age 20, but the percentage steadily rises to 11·2 at age 35, 25·4 at age 50, 45·1 at age 65, and no less than 72·8 at age 80. Sickness "After Twelve Months" represents 58·6 per cent. of all the sickness experienced at age 65, and 83·6 per cent. of all the sickness experienced at age 80.

It is thus again made clear that the liability resulting from protracted sickness is by far the heaviest burden which friendly societies have to meet in respect of their aged members.

The differences between the relative distributions of sickness (as to period of attack) in the several occupation groups will be

seen by comparing the several columns of Table XXI. with each other. On the whole there is no great difference save in Group G, which, at the later ages, shows a somewhat smaller proportion of short-period sickness, and correspondingly greater proportion of protracted sickness, than the other occupation groups. With slight and unimportant deviations from accuracy, the distribution of sickness into periods shown for the "Whole Society" (5th column of percentages) might be taken to represent the experience, as to distribution of claims, of every occupation group.

The comparison with the "Registered Friendly Societies Experience, 1876–80," shows that at 20 years of age the proportion of prolonged sickness was greater amongst the Friendly Societies than in the Manchester Unity (1893–97); at age 35 there is no material difference, but from age 50 onwards the comparison shows a contrary result from that obtaining at age 20, the new Manchester Unity Experience exhibiting a greater proportion of prolonged sickness, and a correspondingly smaller proportion of short-period sickness, than the Registered Friendly Societies Experience.

SECESSIONS.

This investigation would probably not be deemed complete without some reference to the subject of Secession. This is a persistent element in the experience of friendly societies, but exceptional care is demanded in dealing with it for financial purposes. Unlike sickness and mortality, the probability of secession, under ordinary conditions, is principally controlled by the duration of membership; a detailed analysis of withdrawals would show, as a rule, a rapid decrease of the rate of secession as the length of membership increased. In illustration of this, secession is well known to be a more prominent feature amongst the active branches which are constantly putting forth fresh exertions to increase their numerical strength, than amongst those which make no particular effort in this direction. Urban branches generally experience higher secession rates than those in the rural districts, probably because wages are higher. Financial reforms, however moderate, are generally found to be followed by secessions, the disturbance frequently not subsiding for several years. The state of trade is sometimes thought, rightly or not, to exercise a consider-

able influence in respect of withdrawals; and both prosperity and poverty—the former perhaps as frequently as the latter—would be found, on analysis, to be factors of almost any secession experience which could be collected.

It is thus probable that secessions are subject to a considerably wider range of variation than are either sickness or mortality; and, indeed, it is questionable whether secessions are reducible to such averages as are likely to be reproduced, over moderately short periods of time, in the future working of such comparatively small bodies as the branches of an affiliated Order. Should use be made of this element, however, for the purpose of determining the financial position of a friendly society, care should be taken to avoid the exaggeration of its effect by the employment of an aggregate secession rate, obtained by comparing the total number of secessions, at each age in a particular experience, with the total number of members under observation at such age. A rate so obtained reflects the experience of a body which is constantly being recruited by new admissions, and is quite unsuitable, therefore, for the process of valuation which is in the nature of a forecast of the future experience of the units composing an organisation on a particular date, without regard to the future experience amongst those who have yet to be admitted.

If it were desired to give exact effect to the element of duration of membership, in conjunction with that of age, it would be necessary to separately schedule the data referring to each age at entry; this would be a great undertaking, and would practically involve the abandonment of those enquiries into the effect of occupation and locality which have been found to yield the valuable results set forth in the preceding pages. Such an arrangement of the data cannot, therefore, be regarded as consistent with the more important purposes of this enquiry.

The appended monetary tables do not include the element of withdrawal, but it is possible that cases may occur wherein it is desired to estimate the probable influence of this element; and with the view of affording information which may then be needed, the secession experience of the Manchester Unity during the period covered by this investigation has been analysed in the form presented by Table XXII. The facts on which this table is based are scheduled in Table E (pp. 214–225).

On reference to Table XXII., it will be found that three sets of data have been compiled for the rural and urban sections respectively of each area, and that these exhibit the secession rates in groups of ages in respect of (*a*) the whole experience, (*b*) the experience beginning with the seventh calendar year of membership (thus excluding the calendar year of admission and the five following calendar years, and (*c*) the experience beginning with the twelfth calendar year of membership (the calendar year of admission and the ten following calendar years being thus excluded).

Section (*a*) of Table XXII. applies to Area 1; section (*b*) to Area 2; section (*c*) to Area 3; and section (*d*) to the "Whole Society" (all areas combined).

Table XXII(*a*).

Rates of Secession Per Cent. Per Annum. Area 1.

Ages.	Rural.			Urban.		
	Whole Experience.	Experience after First 6 Calendar Years of Membership.	Experience after First 11 Calendar Years of Membership.	Whole Experience.	Experience after First 6 Calendar Years of Membership.	Experience after First 11 Calendar Years of Membership.
16 to 19	3·31	...	...	4·45	...	...
20 ,, 24	5·28	3·98	...	7·47	4·32	...
25 ,, 29	4·47	3·27	2·50	6·50	4·07	2·25
30 ,, 34	3·24	2·38	1·99	4·48	2·69	1·94
35 ,, 39	2·25	1·69	1·44	2·92	1·83	1·45
40 ,, 44	1·56	1·16	1·05	1·87	1·21	1·04
45 ,, 49	·99	·87	·79	1·13	·92	·79
50 ,, 54	·58	·57	·55	·72	·72	·68
55 ,, 59	·43	·43	·43	·47	·46	·46
60 ,, 64	·33	·33	·33	·41	·41	·41
65 ,, 69	·20	·20	·20	·28	·28	·28
70 ,, 74	·17	·18	·18	·13	·13	·13
75 ,, 79	·16	·16	·14	·25	·25	·25

Table XXII(*b*).

Rates of Secession Per Cent. Per Annum. Area 2.

Ages.	Rural.			Urban.		
	Whole Experience.	Experience after First 6 Calendar Years of Membership.	Experience after First 11 Calendar Years of Membership.	Whole Experience.	Experience after First 6 Calendar Years of Membership.	Experience after First 11 Calendar Years of Membership.
16 to 19	2·05	...	...	3·82	...	...
20 ,, 24	3·26	2·24	...	6·13	3·89	...
25 ,, 29	3·25	2·15	2·13	5·68	3·36	2·82
30 ,, 34	2·25	1·66	1·42	4·36	2·80	2·30
35 ,, 39	1·46	1·20	1·05	2·78	1·90	1·57
40 ,, 44	1·16	1·04	·99	1·73	1·27	1·07
45 ,, 49	·70	·67	·67	1·05	·94	·86
50 ,, 54	·54	·53	·54	·70	·70	·67
55 ,, 59	·34	·34	·34	·52	·51	·51
60 ,, 64	·26	·25	·25	·44	·44	·44
65 ,, 69	·27	·27	·27	·28	·27	·27
70 ,, 74	·08	·03	·03	·26	·24	·24
75 ,, 79	·20	·20	·20	·20	·20	·20

Table XXII(*c*).

Rates of Secession Per Cent. Per Annum. Area 3.

Ages.	Rural.			Urban.		
	Whole Experience.	Experience after First 6 Calendar Years of Membership.	Experience after First 11 Calendar Years of Membership.	Whole Experience.	Experience after First 6 Calendar Years of Membership.	Experience after First 11 Calendar Years of Membership.
16 to 19	2·99	...	...	5·55	...	...
20 ,, 24	4·91	3·62	...	9·01	4·87	...
25 ,, 29	4·58	3·22	3·10	8·09	4·67	3·83
30 ,, 34	3·44	2·54	2·15	5·79	3·58	2·81
35 ,, 39	2·29	1·76	1·59	3·95	2·60	2·22
40 ,, 44	1·49	1·21	1·10	2·51	1·80	1·52
45 ,, 49	·95	·87	·82	1·37	1·19	1·03
50 ,, 54	·55	·55	·53	·93	·93	·87
55 ,, 59	·51	·50	·50	·57	·57	·57
60 ,, 64	·41	·41	·41	·47	·47	·47
65 ,, 69	·17	·17	·17	·36	·36	·36
70 ,, 74	·11	·11	·11	·22	·22	·22
75 ,, 79	·11	·11	·11	·33	·33	·33

Table XXII(*d*).

Rates of Secession Per Cent. Per Annum. Whole Society (all Areas combined).

Ages.	Rural.			Urban.			Rural and Urban combined.		
	Whole Experience.	Experience after First 6 Calendar Years of Membership.	Experience after First 11 Calendar Years of Membership.	Whole Experience.	Experience after First 6 Calendar Years of Membership.	Experience after First 11 Calendar Years of Membership.	Whole Experience.	Experience after First 6 Calendar Years of Membership.	Experience after First 11 Calendar Years of Membership.
16 to 19	3·14	...	...	4·90	...	...	3·85	...	...
20 ,, 24	5·02	3·78	...	7·96	4·51	...	6·29	4·06	...
25 ,, 29	4·40	3·16	2·64	7·13	4·22	3·24	5·65	3·58	2·86
30 ,, 34	3·21	2·35	1·98	5·14	3·15	2·45	4·11	2·71	2·17
35 ,, 39	2·18	1·66	1·45	3·40	2·23	1·85	2·74	1·91	1·62
40 ,, 44	1·50	1·16	1·05	2·14	1·52	1·28	1·79	1·32	1·15
45 ,, 49	·95	·85	·79	1·23	1·06	·92	1·07	·95	·85
50 ,, 54	·57	·56	·54	·82	·81	·77	·68	·68	·64
55 ,, 59	·44	·44	·44	·53	·53	·52	·48	·48	·48
60 ,, 64	·34	·34	·35	·45	·45	·45	·39	·39	·39
65 ,, 69	·20	·20	·20	·31	·31	·31	·25	·25	·25
70 ,, 74	·14	·14	·14	·21	·21	·21	·17	·17	·17
75 ,, 79	·15	·15	·14	·27	·27	·27	·20	·20	·20

Table XXII. shows that the rate of secession amongst members who have been in the Society for a length of time is considerably lower than amongst the whole body, thus illustrating the necessity for the exercise of exceptional care in the introduction of this element into financial calculations. Taking, for example, the ages 35 to 39, the rate of secession in Area 1 Rural is 2·25 per cent. per annum amongst the whole body, but only 1·69 per cent. amongst the members who have been on the books for at least six calendar years, and 1·44 per cent. amongst the members who have been on the books for at least eleven calendar years.

Comparison of the experience of the rural and urban divisions of each area shows that the rural secession rates are lower than the urban rates, the difference being less clearly marked, on the whole, in Area 1 than in either Area 2 or Area 3. There are also considerable differences as between corresponding rates of one area and another, the secessions after the first eleven years of membership, for example, being relatively much greater in Area 3 Urban than in the Urban divisions of either of the two other Areas. Somewhat curiously there is little difference between the secession rates "After Eleven Years" in Areas 1 and 3 Rural, but those of Area 2 Rural are much lower than either up to 50 years of age. Whilst on the whole the influence of locality—rural or urban—is the greatest factor, after length of membership, in secession rates, it is clear that that of geographical situation could not with safety be disregarded.

The Monetary Tables.

The principal features of the experience have been explained in sufficient detail, it is hoped, to enable the general results of the Investigation to be fully understood, and a short description is now given of the Monetary Tables which have been prepared from the several bodies of data obtained in the course of the enquiry.

The tables are arranged in sets according to the rates of Interest involved, these being respectively 3, 3¼, 3½, and 4 per cent.

The first table in each set is one of annuities and single and annual premiums for life assurances based upon the Life Table applicable to the geographical area stated at the head.

The columns are arranged in the same order throughout, and contain the following values:—

Col. (1) D_x } These are "Commutation Columns," termed in the late Mr Ratcliffe's Supplementary Report of 1872, "Preparatory Tables," and respectively designated by him D and E.

" (2) N_x }

" (3) $\bar{a}_x$ The value of a Life Annuity payable continuously from age (x); practically this may be regarded as the value of a contribution of £1 per annum from age (x), payable in weekly or monthly instalments.

" (4) $\bar{A}_x$ The value of an Assurance of £1 payable immediately on the death of a member now aged (x).

" (5) $\bar{P}_x$ The annual premium payable continuously, *i.e.*, by weekly or monthly instalments, to provide an assurance of £1, payable immediately on the death of a member.

The tables which follow exhibit the values of Sickness benefits in the periods "First Three Months" of sickness, "Second Three Months," "Second Six Months," "Second Twelve Months," "After Two Years" and "All Periods." The values for the periods "First Six Months" and "First Twelve Months" are not separately tabulated, being obviously obtainable by the addition of "First Three Months" and "Second Three Months," and "First Three Months," "Second Three Months" and "Second Six Months" respectively. Each set of values is followed by the Commutation Columns (K), by the aid of which such values have been obtained, these corresponding to the "Preparatory Tables" designated L in Mr Ratcliffe's work. The object of tabulating these numbers is to afford the means of calculating the values of Sickness benefits terminable at various ages, and the inclusion of which in the present work is thereby rendered unnecessary. The value of a sickness benefit of £1 per week for life at, say, age 20 in the "First Six Months," is

$$\frac{K^6_{20}}{D_{20}}$$

and the value of the same benefit ceasing at 65 years of age,

$$\frac{K^6_{20} - K^6_{65}}{D_{20}}.$$

Those who are familiar with the tables presented in Mr Ratcliffe's report of 1872 will note the absence of the Commutation Columns denoted K in that report, but which, following modern

notation, may be designated H. It has not been considered necessary to tabulate this function, as the value of it at any age may be obtained by deducting from the value of K at such age its value at the next higher age. Symbolically expressed

$$K_x = H_x + H_{x+1} + H_{x+2} + \ldots\ldots\ldots \quad \text{(to the final age)},$$

H_x being equal to the rate of sickness at age (x) multiplied into the value of D corresponding to such age, and the product multiplied by the probability of living half a year from age (x) discounted by half a year's interest; the last two quantities giving effect to the condition that the sickness claims are spread equally over the year.

Symbolically, $H_x = v^{\frac{1}{2}}{}_{\frac{1}{2}}p_x D_x s_x$.

The tables of values of sickness benefits provide for claim-experiences corresponding to Occupation Groups A, H, J; B, C, D, and E, F, respectively in conjunction with mortality experiences corresponding with Areas 1, 2 and 3 respectively—in all nine sets of tables. In addition one set of tables is based upon the sickness experience of the Whole Society in conjunction with the mortality experience of the Whole Society.

The Sickness Tables are followed by a table giving the value of an annuity on two lives of equal age, the value of an assurance payable on the failure of the first of the two lives, and the value of an assurance payable on the failure of a designated life, leaving the other life surviving—*i.e.* an assurance payable on the death of a member's wife during his lifetime. For ordinary purposes it is sufficient to assume that husband and wife are of equal age, and these tables are constructed on this assumption.

The 3 per cent. tables are concluded by a set of annuity values and single premiums for life assurance based on the Life Tables prepared from the several Rural and Urban sections of the data.

The statement on pages 84–85 is a synopsis of the whole of the monetary tables.

Valuations and Computation of Premiums; Comparison of The New and Former Experiences.

The complete sets of values thus presented supply the materials for a Valuation of any branch of the Society or for the preparation of tables of contributions for any of the benefits usually provided. It is anticipated that considerable interest will be aroused as to the contributions required under the various aspects of locality and occupation risk which have been investigated in the foregoing pages and in the following tables, therefore a series of contribution rates or "premiums" is given. Table XXIII. shows the annual premium to provide a Sickness Benefit of £1 per week in various periods of sickness throughout life, Table XXIII(*a*). referring to the "First Six Months" of sickness, XXIII(*b*). to the "Second Six Months," XXIII(*c*). to the "Second Twelve Months," and XXIII(*d*) to the "After Two Years" period. Premiums are given for ages 18, 25, 30, 35 and 40 at two rates of interest—3 and 3½ per cent. It must be understood that the premiums computed at the higher of these rates are given only for purposes of comparison and in order to afford full information as to the effect of Interest on any particular risk. It is not to be understood that the use of 3½ per cent. for the preparation of tables of contributions is advocated.

Synopsis of Monetary Tables.

Area.	Occupation Groups.	Mortality Rates.	Sickness Rates.	Values at 3 per cent.					Values at $3\frac{1}{4}$ per cent.			
				Annuity and Assurance.	Sickness Benefits.		Wife's Assurance and Joint Lives.	Annuity Values, Rural and Urban separate.	Annuity and Assurance.	Sickness Benefits.		Wife's Assurance and Joint Lives.
					Values.	Commutation Columns.				Values.	Commutation Columns.	
		Table	Table	Table	Table	Table	Table	Table	Table	Table	Table	Table
1		C (1)		13			20	21	45			52
	A, H, J.		D1 (*b*)		14	15				46	47	
	B, C, D.		D2 (*b*)		16	17				48	49	
	E, F.		D3 (*b*)		18	19				50	51	
2		C (2)		22			29	30	53			60
	A, H, J.		D1 (*b*)		23	24				54	55	
	B, C, D.		D2 (*b*)		25	26				56	57	
	E, F.		D3 (*b*)		27	28				58	59	
3		C (3)		31			38	39	61			68
	A, H, J.		D1 (*b*)		32	33				62	63	
	B, C, D.		D2 (*b*)		34	35				64	65	
	E, F.		D3 (*b*)		36	37				66	67	
Whole Society	All Occupations.	C (4)	D5 (*b*)	40	41	42	43	44	69	70	71	72

Synopsis of Monetary Tables.

Area.	Occupation Groups.	Mortality Rates.	Sickness Rates.	Values at 3½ per cent.				Values at 4 per cent.			
				Annuity and Assurance.	Sickness Benefits.		Wife's Assurance and Joint Lives.	Annuity and Assurance.	Sickness Benefits.		Wife's Assurance and Joint Lives
					Values.	Commutation Columns.			Values.	Commutation Columns.	
		Table	Table	Table	Table	Table	Table	Table	Table	Table	Table
1		C (1)		73			80	101			108
	A, H, J.		D1 (*b*)		74	75			102	103	
	B, C, D.		D2 (*b*)		76	77			104	105	
	E, F.		D3 (*b*)		78	79			106	107	
2		C (2)		81			88	109			116
	A, H, J.		D1 (*b*)		82	83			110	111	
	B, C, D.		D2 (*b*)		84	85			112	113	
	E, F.		D3 (*b*)		86	87			114	115	
3		C (3)		89			96	117			124
	A, H, J.		D1 (*b*)		90	91			118	119	
	B, C, D.		D2 (*b*)		92	93			120	121	
	E, F.		D3 (*b*)		94	95			122	123	
Whole Society	All Occupations.	C (4)	D5 (*b*)	97	98	99	100	125	126	127	128

Table XXIII(*a*).

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the First Six Months of Sickness (throughout Life).

	3 per cent.			3½ per cent.		
	Age at Entry, 18 Years.					
Whole Society Experience	1866–70 = £1·061 1893–97 = £1·111			1866–70 = £1·019 1893–97 = £1·080		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	1·043	1·000	1·024	1·010	·973	·994
,, ,, B, C, D,	1·238	1·195	1·219	1·201	1·163	1·184
,, ,, E, F, .	1·454	1·410	1·434	1·418	1·379	1·401
	Age at Entry, 25 Years.					
Whole Society Experience	1866–70 = £1·214 1893–97 = £1·210			1866–70 = £1·162 1893–97 = £1·177		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	1·144	1·090	1·120	1·109	1·060	1·087
,, ,, B, C, D,	1·365	1·313	1·342	1·327	1·280	1·306
,, ,, E, F, .	1·569	1·515	1·546	1·531	1·481	1·509

TABLE XXIII(*a*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE FIRST SIX MONTHS OF SICKNESS (THROUGHOUT LIFE).

	3 per cent.			3½ per cent.		
	AGE AT ENTRY, 30 YEARS.					
Whole Society Experience	1866–70 = £1·351 1893–97 = £1·319			1866–70 = £1·296 1893–97 = £1·286		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	1·252	1·191	1·225	1·217	1·161	1·192
,, ,, B, C, D,	1·493	1·435	1·468	1·457	1·404	1·434
,, ,, E, F, .	1·700	1·641	1·674	1·664	1·609	1·640
	AGE AT ENTRY, 35 YEARS.					
Whole Society Experience	1866–70 = £1·519 1893–97 = £1·454			1866–70 = £1·461 1893–97 = £1·422		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	1·388	1·318	1·356	1·353	1·290	1·325
,, ,, B, C, D,	1·647	1·584	1·619	1·614	1·555	1·588
,, ,, E, F,	1·852	1·787	1·824	1·818	1·758	1·792

TABLE XXIII(*a*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE FIRST SIX MONTHS OF SICKNESS (THROUGHOUT LIFE).

	3 per cent.			3½ per cent.		
	AGE AT ENTRY, 40 YEARS.					
Whole Society Experience	1866–70 = £1·730 1893–97 = £1·618			1866–70 = £1·671 1893–97 = £1·589		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	1·553	1·479	1·519	1·522	1·452	1·490
,, ,, B, C, D,	1·821	1·756	1·793	1·793	1·730	1·765
,, ,, E, F, .	2·028	1·960	1·998	1·997	1·932	1·969

TABLE XXIII(*b*).

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE SECOND SIX MONTHS OF SICKNESS (THROUGHOUT LIFE).

	3 per cent.			3½ per cent.		
	AGE AT ENTRY 18 YEARS.					
Whole Society Experience	1866–70 = £·175 1893–97 = £·198			1866–70 = £·165 1893–97 = £·181		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·197	·169	·184	·179	·155	·167
" " B, C, D,	·230	·200	·216	·209	·183	·197
" " E, F,	·263	·231	·249	·241	·213	·228
	AGE AT ENTRY 25 YEARS.					
Whole Society Experience	1866–70 = £·230 1893–97 = £·253			1866–70 = £·221 1893–97 = £·234		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·252	·216	·236	·233	·201	·218
" " B, C, D,	·295	·257	·278	·273	·240	·258
" " E, F,	·333	·291	·314	·308	·272	·292

TABLE XXIII(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE SECOND SIX MONTHS OF SICKNESS (THROUGHOUT LIFE).

	3 per cent.			3½ per cent.		
	AGE AT ENTRY 30 YEARS.					
Whole Society Experience	1866–70 = £·283 1893–97 = £·303			1866–70 = £·270 1893–97 = £·284		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·301	·259	·282	·281	·243	·264
" " B, C, D,	·354	·311	·334	·332	·293	·314
" " E, F,	·397	·349	·375	·373	·329	·353
	AGE AT ENTRY 35 YEARS.					
Whole Society Experience	1866–70 = £·348 1893–97 = £·367			1866–70 = £·336 1893–97 = £·347		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·364	·315	·342	·344	·299	·322
" " B, C, D,	·427	·376	·404	·404	·358	·383
" " E, F,	·480	·424	·454	·455	·406	·432

TABLE XXIII(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE SECOND SIX MONTHS OF SICKNESS (THROUGHOUT LIFE).

	3 per cent.			3½ per cent.		
	AGE AT ENTRY 40 YEARS.					
Whole Society Experience	1866–70 = £·435 1893–97 = £·449			1866–70 = £·424 1893–97 = £·429		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·446	·389	·420	·425	·372	·400
,, ,, B, C, D,	·520	·462	·493	·497	·444	·473
,, ,, E, F,	·581	·518	·552	·556	·497	·530

Table XXIII(*c*).

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the Second Twelve Months of Sickness (throughout Life).

	3 per cent.			3½ per cent.		
	Age at Entry, 18 Years.					
Whole Society Experience	1866–70 = £·204 1893–97 = £·214			1866–70 = £·181 1893–97 = £·191		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·218	·175	·198	·192	·157	·175
,, ,, B, C, D,	·254	·206	·232	·225	·185	·206
,, ,, E, F, .	·300	·249	·276	·268	·225	·248
	Age at Entry, 25 Years.					
Whole Society Experience	1866–70 = £·280 1893–97 = £·282			1866–70 = £·251 1893–97 = £·257		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·287	·233	·262	·260	·212	·237
,, ,, B, C, D,	·335	·274	·307	·304	·251	·279
,, ,, E, F, .	·393	·329	·363	·357	·301	·331

TABLE XXIII(*c*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE SECOND TWELVE MONTHS OF SICKNESS (THROUGHOUT LIFE).

	3 per cent.			3½ per cent.		
	AGE AT ENTRY, 30 YEARS.					
Whole Society Experience	1866–70 = £·348 1893–97 = £·345			1866–70 = £·317 1893–97 = £·317		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·351	·286	·320	·321	·264	·294
,, ,, B, C, D,	·410	·337	·376	·376	·312	·347
,, ,, E, F, .	·479	·403	·444	·442	·374	·411
	AGE AT ENTRY, 35 YEARS.					
Whole Society Experience	1866–70 = £·435 1893–97 = £·426			1866–70 = £·402 1893–97 = £·397		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·432	·355	·396	·401	·332	·368
,, ,, B, C, D,	·505	·419	·465	·470	·393	·434
,, ,, E, F, .	·592	·502	·550	·554	·472	·516

TABLE XXIII(*c*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE SECOND TWELVE MONTHS OF SICKNESS (THROUGHOUT LIFE).

	3 per cent.			3½ per cent.		
	AGE AT ENTRY, 40 YEARS.					
Whole Society Experience	1866–70 = £·554 1893–97 = £·534			1866–70 = £·518 1893–97 = £·504		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·541	·449	·498	·509	·424	·468
,, ,, B, C, D,	·629	·528	·582	·593	·500	·549
,, ,, E, F, .	·736	·630	·687	·697	·600	·652

Table XXIII(*d*).

Annual Premiums payable throughout Life to provide a Sickness Benefit of £1 per Week in the After Two Years Period of Sickness (throughout Life).

	3 per cent.			3½ per cent.		
	Age at Entry, 18 Years.					
Whole Society Experience	1866–70 = £·329 1893–97 = £·780			1866–70 = £·283 1893–97 = £·675		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	·830	·604	·717	·714	·526	·620
,, ,, B, C, D,	1·000	·733	·867	·859	·637	·749
,, ,, E, F, .	1·148	·836	·991	·986	·727	·858
	Age at Entry, 25 Years.					
Whole Society Experience	1866–70 = £ ·453 1893–97 = £1·054			1866–70 = £·394 1893–97 = £·935		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	1·116	·822	·970	·984	·733	·860
,, ,, B, C, D,	1·344	·997	1·172	1·185	·888	1·040
,, ,, E, F,	1·540	1·135	1·341	1·358	1·011	1·188

TABLE XXIII(*d*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE AFTER TWO YEARS PERIOD OF SICKNESS (THROUGHOUT LIFE).

	3 per cent.			3½ per cent.		
	AGE AT ENTRY, 30 YEARS.					
Whole Society Experience	1866–70 = £ ·574 1893–97 = £1·316			1866–70 = £ ·512 1893–97 = £1·187		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	1·389	1·033	1·212	1·246	·936	1·092
,, ,, B, C, D,	1·678	1·258	1·470	1·506	1·140	1·326
,, ,, E, F, .	1·909	1·418	1·665	1·710	1·282	1·501
	AGE AT ENTRY, 35 YEARS.					
Whole Society Experience	1866–70 = £ ·732 1893–97 = £1·662			1866–70 = £ ·664 1893–97 = £1·524		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	1·748	1·314	1·531	1·592	1·210	1·403
,, ,, B, C, D,	2·114	1·606	1·863	1·929	1·479	1·707
,, ,, E, F, .	2·396	1·799	2·101	2·180	1·651	1·919

TABLE XXIII(*d*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE A SICKNESS BENEFIT OF £1 PER WEEK IN THE AFTER TWO YEARS PERIOD OF SICKNESS (THROUGHOUT LIFE).

	3 per cent.			3½ per cent.		
	AGE AT ENTRY, 40 YEARS.					
Whole Society Experience {	1866–70 = £ ·942 1893–97 = £2·124			1866–70 = £ ·876 1893–97 = £1·974		
	Geographical Area 1893–97.			Geographical Area 1893–97.		
	1	2	3	1	2	3
	£	£	£	£	£	£
Occupation Group, A, H, J,	2·225	1·698	1·962	2·059	1·584	1·823
,, ,, B, C, D,	2·694	2·078	2·389	2·497	1·940	2·221
,, ,, E, F, .	3·059	2·332	2·699	2·827	2·172	2·503

On referring to Table XXIII(*a*)., it will be seen that for age 18 at entry the annual premium payable for life to provide £1 per week payable for life during the "First 6 months" of sickness, assuming interest at 3 per cent., is £1·061 = £1, 1s. 2½d. according to the Experience of 1866–70 (Whole Society), and £1·111 = £1, 2s. 2½d. according to the Experience of 1893–97 (Whole Society). In the aggregate, therefore, the contribution for this particular benefit is, at this age, one shilling per annum higher by the new Tables than by the Tables of 1866–70.* It has, however, been shown that locality and occupation are important elements in the risk, and it is necessary to go on to the calculation of contributions based on the Tables in

* This is not a general result, but applies to only the particular age quoted (18), and to the particular benefit under discussion ("First 6 Months" of Sickness).

which effect is given to these elements. It is thus found that for persons whose occupations bring them within the Group A, H, J (the "normal" class) the annual premium for £1 per week during the "First 6 Months" of sickness is in Area **1**, £1·043=£1, 0s. 10½d.; in Area **2**, £1·000=£1, 0s. 0d.; and in Area **3**, £1·024=£1, 0s. 6d. For persons engaged in occupations falling within Group B, C, D the annual premium in Area **1** is £1·238=£1, 4s. 9d.; in Area **2**, £1·195=£1, 3s. 11d.; and in Area **3**, £1·219=£1, 4s. 4½d. For persons engaged in occupations falling within Group E, F the annual premium in Area **1** is £1·454=£1, 9s. 1d.; in Area **2**, £1·410=£1, 8s. 2½d.; and in Area **3**, £1·434=£1, 8s. 8d. The sets of premiums referring to the ages 25 to 40 at 3 per cent., and to all the tabulated ages at 3½ per cent., are to be read similarly.

From the figures here quoted it will be seen that the effect of the high mortality of Area **2** as compared with that of Area **3** is to give a lower contribution for a sickness benefit; this is the consequence of the survival of a smaller number of members to the higher ages, at which the annual rate of claim is considerable: for the same reason the contribution chargeable in Area **1** is higher than that required in Area **3**. The differences due to geographical situation as thus found are not very great so far as this particular benefit, "First 6 Months" of sickness, is concerned, the element of mortality operating less strongly in the case of short period sicknesses, which are comparatively numerous from the earliest ages, than in the case of protracted sickness attacks, the greatest intensity of which is deferred to the more advanced periods of life. If reference be made to Table XXIII(*d*)., which gives the annual premiums to provide £1 per week during sickness "After 2 Years," it will be seen that at age 18, Occupation Group A, H, J, the rate in Area **1** is £·330=16s. 7d.; in Area **2**, £·604=12s. 1d.; and in Area **3**, £·717=14s. 4d., the difference between the rates for Areas **1** and **2** thus being 4s. 6d. or 37 per cent. of the latter.

That a difference of 37 per cent. in the contribution required to provide any portion of a sickness benefit can arise from the incidence of mortality alone is, it will be admitted, a very striking circumstance.

Returning to the premiums for "First 6 Months," it is seen that the influence of occupation is more considerable than that of geographical situation. In Area **1** at age 18 the rate for Group

A, H, J is £1·043 = £1, 0s. 10½d. per annum; for Group B, C, D, £1·238 = £1, 4s. 9d.; and for Group E, F, £1·454 = £1, 9s. 1d., the excess in the case of the latter over the "normal" rate of Group A, H, J being thus rather more than 39 per cent. Similar differences are found in the rates applicable to the other areas, and are exhibited in the contributions required at every age at entry.

The other parts of the Table present the same features, in greater or lesser degree, in the annual premiums required to provide for the benefits payable during the "Second 6 Months," "Second 12 Months," and "After 2 Years" periods of sickness respectively; and as to the last-named, it may be pointed out that the influence of mortality is again so considerable that although in Area 1 the rate for Group E, F is 38 per cent. higher than for Group A, H, J, the rate for Group E, F in Area 2 is only fractionally above the rate for Group A, H, J in Area 1, the excess of sickness liability in this case being almost entirely nullified by the excess in the death rates.

In Table XXIV. are given the annual premiums to provide a Death Benefit of £20. As would be expected in the case of this benefit, the rates of Area 1 are the lowest, the Annual Premium at age 18 being in the case of Area 1 £·234 = 4s. 8d.; in the case of Area 2, £·266 = 5s. 4d.; and in the case of Area 3, £·252 = 5s. 0½d. These rates compare favourably in all cases with the amount required for the same benefit according to the Experience of 1866–70, viz., £·288 = 5s. 9d.; the difference being attributable in great measure to the remarkable fall in the death rates at the earlier periods of life, to which attention has been previously drawn.

It is not the practice in the Manchester Unity, or, as a rule, in other friendly societies, to charge a separate contribution for each benefit assured (annuities excepted), and the ultimate effect of the most recent "Experience" will therefore be best seen by comparing the contribution rates for various combinations of benefit.

The material necessary for such a comparison is given by Table XXV. Section (*a*) of this Table gives the annual premium at each of the five ages previously quoted to provide £1 per week during the first 52 weeks of sickness and 10s. per week during the remainder of sickness, £20 at the death of a member and £10 at the death of a member's first wife; section (*b*) gives the annual premium to provide £1 per week during the first 52 weeks of sickness, 10s. per week during the second 52 weeks, and 5s. per week

during the remainder of sickness, £20 and £10 at death of member and first wife respectively; section (*c*) gives the annual premiums to provide £1 per week during the first 26 weeks of sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of sickness, £20 and £10 death benefits as before.

Table XXIV.

Annual Premium payable throughout Life to Provide a Benefit of £20 at the Death of a Member.

Manchester Unity Experience, 1866–70 *and* 1893–97.

Age.	1866–70. Whole Society.			1893–97. Whole Society.			1893–97. Area 1.			1893–97. Area 2.			1893–97. Area 3.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
3 per cent.															
18	·288 =	5	9	·246 =	4	11	·234 =	4	8	·266 =	5	4	·252 =	5	0½
25	·350 =	7	0	·310 =	6	2½	·294 =	5	10½	·340 =	6	10	·314 =	6	3½
30	·404 =	8	1	·368 =	7	4½	·346 =	6	11	·408 =	8	2	·372 =	7	5½
35	·474 =	9	6	·440 =	8	9½	·412 =	8	3	·494 =	9	10½	·446 =	8	11
40	·562 =	11	3	·534 =	10	8	·496 =	9	11	·602 =	12	0½	·540 =	10	10
3½ per cent.															
18	·268 =	5	4½	·222 =	4	5½	·214 =	4	3½	·246 =	4	11	·230 =	4	7
25	·330 =	6	7	·288 =	5	9	·274 =	5	6	·316 =	6	4	·292 =	5	10
30	·382 =	7	8	·346 =	6	11	·324 =	6	6	·384 =	7	8	·350 =	7	0
35	·452 =	9	0½	·417 =	8	4	·390 =	7	10	·470 =	9	5	·422 =	8	5½
40	·538 =	10	9	·508 =	10	2	·472 =	9	5½	·576 =	11	6½	·516 =	10	4

TABLE XXV(*a*).

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE FOR THE FOLLOWING BENEFITS:—

£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	AGE AT ENTRY, 18 YEARS.																							
Whole Society Experience	1856–60												1866–70											
		£	£	s.	d.									£	£	s.	d.							
	1856–60	...	= 1	19	2								...	...		...								
	1866–70	1·884	= 1	17	8								1866–70	1·775	= 1	15	6							
	1893–97	2·131	= 2	2	7								1893–97	1·986	= 1	19	9							
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1					2				3			1					2				3		
	£	£	s.	d.		£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	2·074	= 2	1	6		1·909	= 1	18	2	1·999	= 2	0	0	1·928	= 1	18	7	1·797	= 1	15	11	1·866	= 1	17	4
,, ,, B, C, D,	2·405	= 2	8	1		2·216	= 2	4	4	2·318	= 2	6	4	2·238	= 2	4	9	2·084	= 2	1	8	2·166	= 2	3	4
,, ,, E, F, .	2·751	= 2	15	0		2·535	= 2	10	8	2·650	= 2	13	0	2·395	= 2	7	11	2·426	= 2	8	6	2·489	= 2	9	9

TABLE XXV(*a.*)—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE FOR THE FOLLOWING BENEFITS:—

£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	AGE AT ENTRY, 25 YEARS.																							
Whole Society Experience																								
							£	£	s.	d.									£	£	s.	d.		
						1856–60	...	= 2	3	6								1866–70	...		...			
						1866–70	2·272	= 2	5	5								1893–97	2·144	= 2	2	11		
						1893–97	2·539	= 2	10	9									2·389	= 2	7	9		
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2				3				1				2				3			
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	2·486	= 2	9	9	2·280	= 2	5	7	2·385	= 2	7	8	2·328	= 2	6	7	2·152	= 2	3	0	2·241	= 2	4	10
,, ,, B, C, D,	2·887	= 2	17	9	2·652	= 2	13	0	2·773	= 2	15	5	2·709	= 2	14	2	2·508	= 2	10	2	2·611	= 2	12	3
,, ,, E, F, .	3·257	= 3	5	2	2·984	= 2	19	8	3·125	= 3	2	6	3·061	= 3	1	3	2·827	= 2	16	7	2·948	= 2	19	0

TABLE XXV(*a.*)—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE FOR THE FOLLOWING BENEFITS:—

£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	AGE AT ENTRY, 30 YEARS.																							
Whole Society Experience																								
							£	£	s.	d.									£	£	s.	d.		
						1856–60	...	= 2	10	0							...		...		...			
						1866–70	2·626	= 2	12	6							1866–70		2·487	= 2	9	9		
						1893–97	2·935	= 2	19	8							1893–97		2·779	= 2	15	7		
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2				3				1				2				3			
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	2·877	= 2	17	6	2·643	= 2	12	10	2·761	= 2	15	3	2·711	= 2	14	3	2·510	= 2	10	2	2·611	= 2	12	3
,, ,, B, C, D,	3·345	= 3	6	11	3·078	= 3	1	7	3·213	= 3	4	3	3·159	= 3	3	2	2·929	= 2	18	7	3·047	= 3	0	11
, ,, E, F, .	3·745	= 3	14	11	3·435	= 3	8	8	3·592	= 3	11	10	3·542	= 3	10	10	3·272	= 3	5	5	3·411	= 3	8	3

TABLE XXV(*a*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE FOR THE FOLLOWING BENEFITS:—

£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												$3\frac{1}{2}$ per cent.											
	AGE AT ENTRY, 35 YEARS.																							
Whole Society Experience																								
							£	£	s.	d.									£	£	s.	d.		
						1856–60	...	= 2	18	9						...			...		...			
						1866–70	3·070	= 3	1	5						1866–70			2·925	= 2	18	6		
						1893–97	3·440	= 3	8	10						1893–97			3·278	= 3	5	7		
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2				3				1				2				3			
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	3·381	= 3	7	8	3·112	= 3	2	3	3·244	= 3	4	11	3·207	= 3	4	2	2·977	= 2	19	6	3·088	= 3	1	9
,, ,, B, C, D,	3·923	= 3	18	5	3·617	= 3	12	4	3·769	= 3	15	5	3·731	= 3	14	7	3·466	= 3	9	4	3·597	= 3	11	11
,, ,, E, F, .	4·365	= 4	7	4	4·006	= 4	0	1	4·190	= 4	3	10	4·153	= 4	3	1	3·843	= 3	16	10	3·997	= 3	19	11

TABLE XXV(*a*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE FOR THE FOLLOWING BENEFITS:—

£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.			3½ per cent.		
	AGE AT ENTRY, 40 YEARS.					
Whole Society Experience	1856–60 ... = £3 9s. 7d. 1866–70 3·644 = £3 12s. 11d. 1893–97 4·091 = £4 1s. 10d.			... 1866–70 3·498 = £3 10s. 0d. 1893–97 3·923 = £3 18s. 5d.		
	Geographical Area, 1893–97.			Geographical Area, 1893–97.		
	1	2	3	1	2	3
	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.
Occupation Group, A, H, J,	4·028 = £4 0s. 7d.	3·723 = £3 14s. 5d.	3·872 = £3 17s. 5d.	3·850 = £3 17s. 0d.	3·581 = £3 11s. 8d.	3·711 = £3 14s. 3d.
,, ,, B, C, D,	4·648 = £4 13s. 0d.	4·303 = £4 6s. 1d.	4·475 = £4 9s. 6d.	4·454 = £4 9s. 1d.	4·147 = £4 2s. 11d.	4·298 = £4 6s. 0d.
,, ,, E, F, .	5·152 = £5 3s. 0d.	4·741 = £4 14s. 10d.	4·946 = £4 18s. 11d.	4·934 = £4 18s. 8d.	4·468 = £4 9s. 4d.	4·752 = £4 15s. 0d.

Table XXV(*b*).

Annual Premiums payable throughout Life for the following Benefits:—

£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	Age at Entry, 18 Years.																							
Whole Society Experience																								
							£	£	s.	d.									£	£	s.	d.		
	1856–60						...	= 1	14	10									...	...	...			
	1866–70						1·802	= 1	16	0			1866–70						1·705	= 1	15	1		
	1893–97						1·936	= 1	18	9			1893–97						1·817	= 1	16	4		
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2				3				1				2				3			
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	1·867	= 1	17	4	1·759	= 1	15	2	1·819	= 1	16	5	1·750	= 1	15	0	1·665	= 1	13	4	1·711	= 1	14	3
" " B, C, D,	2·155	= 2	3	1	2·032	= 2	0	8	2·101	= 2	2	0	2·023	= 2	0	5	1·925	= 1	18	6	1·978	= 1	19	7
" " E, F, .	2·464	= 2	9	3	2·326	= 2	6	6	2·402	= 2	8	0	2·326	= 2	6	6	2·213	= 2	4	3	2·275	= 2	5	6

TABLE XXV(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:—

£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	AGE AT ENTRY, 25 YEARS.																							
Whole Society Experience	1856–60				...		= 2	1	4				...				...							
	1866–70				2·159		= 2	3	2				1866–70				2·045		= 2	0	11			
	1893–97				2·275		= 2	5	6				1893–97				2·155		= 2	3	1			
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2					3			1				2					3		
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	2·206	= 2	4	1	2·074	= 2	1	6	2·143	= 2	2	10	2·082	= 2	1	8	1·968	= 1	19	4	2·026	= 2	0	6
,, ,, B, C, D,	2·552	= 2	11	0	2·402	= 2	8	0	2·480	= 2	9	7	2·412	= 2	8	3	2·286	= 2	5	9	2·351	= 2	7	0
,, ,, E, F, .	2·872	= 2	17	5	2·700	= 2	14	0	2·790	= 2	15	10	2·721	= 2	14	5	2·574	= 2	11	6	2·651	= 2	13	0

TABLE XXV(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS :—

£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	AGE AT ENTRY, 30 YEARS.																							
Whole Society Experience																								
	1856–60					£	£	s.	d.									£	£	s.	d.			
						...	= 2	5	8									...		...				
	1866–70					2·483	= 2	9	8				1866–70					2·359	= 2	7	2			
	1893–97					2·606	= 2	12	1				1893–97					2·482	= 2	9	8			
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2				3				1				2				3			
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	2·530	= 2	10	7	2·385	= 2	7	8	2·458	= 2	9	2	2·399	= 2	8	0	2·276	= 2	5	6	2·338	= 2	6	9
,, ,, B, C, D,	2·925	= 2	18	6	2·763	= 2	15	3	2·846	= 2	16	11	2·783	= 2	15	8	2·644	= 2	12	11	2·715	= 2	14	4
,, ,, E, F, .	3·268	= 3	5	4	3·080	= 3	1	7	3·175	= 3	3	6	3·115	= 3	2	4	2·952	= 2	19	0	3·036	= 3	0	9

TABLE XXV(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:—

£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.			3½ per cent.		
	AGE AT ENTRY, 35 YEARS.					
Whole Society Experience	1856–60 ... = £2 14s. 5d. 1866–70 £2·887 = £2 17s. 9d. 1893–97 £3·024 = £3 0s. 6d.			... 1866–70 £2·759 = £2 15s. 2d. 1893–97 £2·897 = £2 17s. 11d.		
	Geographical Area, 1893–97.			Geographical Area, 1893–97.		
	1	2	3	1	2	3
	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.
Occupation Group, A, H, J,	£2·944 = £2 18s. 11d.	£2·783 = £2 15s. 8d.	£2·861 = £2 17s. 3d.	£2·809 = £2 16s. 2d.	£2·675 = £2 13s. 6d.	£2·737 = £2 14s. 9d.
,, ,, B, C, D,	£3·394 = £3 7s. 11d.	£3·215 = £3 4s. 4d.	£3·303 = £3 6s. 1d.	£3·248 = £3 5s. 0d.	£3·096 = £3 1s. 11d.	£3·170 = £3 3s. 5d.
,, ,, E, F .	£3·766 = £3 15s. 4d.	£3·556 = £3 11s. 1d.	£3·663 = £3 13s. 3d.	£3·608 = £3 12s. 2d.	£3·430 = £3 8s. 7d.	£3·517 = £3 10s. 4d.

TABLE XXV(*b*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:—

£1 per week during the first 52 weeks of Sickness, 10s. per week during the second 52 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	AGE AT ENTRY, 40 YEARS.																							
Whole Society Experience																								
	1856–60					£	£	s.	d.									£	£	s.	d.			
						...	= 3	3	1									...	=	...				
	1866–70					3·409	= 3	8	2				1866–70					3·279	= 3	5	7			
	1893–97					3·560	= 3	11	2				1893–97					3·430	= 3	8	7			
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2				3				1				2				3			
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	3·472	= 3	9	5	3·299	= 3	6	0	3·382	= 3	7	8	3·335	= 3	6	8	3·185	= 3	3	8	3·255	= 3	5	1
,, ,, B, C, D,	3·975	= 3	19	6	3·784	= 3	15	8	3·877	= 3	15	7	3·830	= 3	16	7	3·662	= 3	13	3	3·743	= 3	14	10
,, ,, E, F, .	4·388	= 4	7	9	4·158	= 4	3	2	4·271	= 4	5	5	4·227	= 4	5	6	4·025	= 4	0	6	4·126	= 4	2	6

Table XXV(*c*).

Annual Premiums payable throughout Life to provide the following Benefits:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	Age at Entry, 18 Years.																							
Whole Society Experience	1856–60				...	£	£	s.	d.				...				...	£	£	s.	d.			
	1866–70				1·663	= 1	13	3					1866–70				1·577	= 1	11	7				
	1893–97				1·783	= 1	15	8					1893–97				1·681	= 1	13	7				
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2				3				1				2				3			
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	1·714	= 1	14	3	1·630	= 1	12	7	1·678	= 1	13	7	1·612	= 1	12	3	1·548	= 1	11	0	1·583	= 1	11	8
,, ,, B, C, D,	1·977	= 1	19	6	1·881	= 1	17	7	1·935	= 1	18	8	1·862	= 1	17	3	1·787	= 1	15	9	1·828	= 1	16	7
,, ,, E, F, .	2·257	= 2	5	2	2·148	= 2	2	11	2·208	= 2	4	2	2·138	= 2	2	9	2·050	= 2	1	0	2·099	= 2	2	0

TABLE XXV(*c*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.									3½ per cent.								
	AGE AT ENTRY, 25 YEARS.																	
Whole Society Experience	1856–60	£	£	s.	d.					1866–70	£	£	s.	d.				
		...	= 1	17	0						...	...						
	1866–70	1·974	= 1	19	6					1893–97	1·872	= 1	17	5				
	1893–97	2·082	= 2	1	8						1·974	= 1	19	6				
	Geographical Area, 1893–97.									Geographical Area, 1893–97.								
	1				2				3	1				2			3	
	£	£	s.	d.	£	£	s.	d.	£ £ s. d.	£	£	s.	d.	£	£	s.	d.	£ £ s. d.
Occupation Group, A, H, J,	2·009	= 2	0	2	1·908	= 1	18	2	1·959 = 1 19 2	1·901	= 1	18	0	1·815	= 1	18	4	1·857 = 1 17 2
,, ,, B, C, D,	2·320	= 2	6	5	2·205	= 2	4	1	2·264 = 2 5 3	2·200	= 2	4	0	2·103	= 2	2	1	2·152 = 2 3 0
,, ,, E, F, .	2·607	= 2	12	2	2·472	= 2	9	5	2·542 = 2 10 10	2·478	= 2	9	7	2·363	= 2	7	3	2·422 = 2 8 5

TABLE XXV(*c*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	AGE AT ENTRY, 30 YEARS.																							
Whole Society Experience																								
	1856–60												1866–70											
	1866–70												1893–97											
	1893–97																							
	£	£	s.	d.									£	£	s.	d.								
	...	= 2	1	4									...		...									
	2·254	= 2	5	1									2·145	= 2	2	11								
	2·368	= 2	7	4									2·261	= 2	5	3								
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2				3				1				2				3			
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	2·291	= 2	5	10	2·184	= 2	3	8	2·237	= 2	4	9	2·178	= 2	3	7	2·089	= 2	1	9	2·133	= 2	2	8
,, , B, C, D,	2·646	= 2	12	11	2·523	= 2	10	5	2·585	= 2	11	8	2·523	= 2	10	5	2·420	= 2	8	5	2·471	= 2	9	5
,, ,, E, F, .	2·949	= 2	19	0	2·805	= 2	16	1	2·877	= 2	17	6	2·818	= 2	16	4	2·694	= 2	13	11	2·756	= 2	15	1

TABLE XXV(*c*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.									$3\frac{1}{2}$ per cent.								
	AGE AT ENTRY, 35 YEARS.																	
Whole Society Experience																		
			£	£	s.	d.						£	£	s.	d.			
	1856–60		...	= 2	7	10				...		...		...				
	1866–70		2·604	= 2	12	1				1866–70		2·490	= 2	9	10			
	1893–97		2·734	= 2	14	8				1893–97		2·619	= 2	12	5			
	Geographical Area, 1893–97.									Geographical Area, 1893–97.								
	1					2			3	1				2			3	
	£	£	s.	d.	£	£	s.	d.	£	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	2·654	= 2	13	1	2·537	= 2	10	9	2·591	= 2	11	10	2·536	= 2	10	9	2·442	= 2	8	10	2·484	= 2	9	8
,, ,, B, C, D,	3·054	= 3	1	1	2·922	= 2	18	5	2·985	= 2	19	8	2·929	= 2	18	7	2·819	= 2	16	5	2·870	= 2	17	5
,, ,, E, F, .	3·378	= 3	7	7	3·218	= 3	4	4	3·299	= 3	6	0	3·242	= 3	4	10	3·109	= 3	2	2	3·172	= 3	3	5

TABLE XXV(*c*).—*continued.*

ANNUAL PREMIUMS PAYABLE THROUGHOUT LIFE TO PROVIDE THE FOLLOWING BENEFITS :—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness. £20 at Death, and £10 at the Death of a member's first Wife.

	3 per cent.												3½ per cent.											
	AGE AT ENTRY, 40 YEARS.																							
Whole Society Experience																								
							£	£	s.	d.									£	£	s.	d.		
	1856–60						...	= 2	16	7									...		...			
	1866–70						3·053	= 3	1	1							1866–70		2·937	= 2	18	9		
	1893–97						3·202	= 3	4	0							1893–97		3·089	= 3	1	10		
	Geographical Area, 1893–97.												Geographical Area, 1893–97.											
	1				2				3				1				2				3			
	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.	£	£	s.	d.
Occupation Group, A, H, J,	3·113	= 3	2	3	2·992	= 2	19	10	3·047	= 3	0	11	2·995	= 2	19	11	2·893	= 2	17	10	2·938	= 2	18	9
,, ,, B, C, D,	3·558	= 3	11	2	3·421	= 3	8	5	3·485	= 3	9	8	3·433	= 3	8	8	3·315	= 3	6	3	3·369	= 3	7	5
,, ,, E, F, .	3·913	= 3	18	3	3·742	= 3	14	10	3·823	= 3	16	5	3·775	= 3	15	6	3·627	= 3	12	7	3·698	= 3	14	0

On referring to Table XXV(*a*)., it will be found that the premiums necessary to provide the benefits named are given for three "Whole Society" experiences, viz., 1856–60, 1866–70, and 1893–97, the first of these being included because it is the basis of the contribution at present charged by the Society for the benefit quoted. These rates are followed by premiums for each of the Sickness experiences of Occupation Groups A, H, J; B, C, D; and E, F, in combination with each of the Mortality experiences of Areas 1, 2, and 3, nine different rates of premium thus being given, to correspond with the differences of liability which this investigation has disclosed. The rates of premium (with the exception of the 1856–60 rates) are duplicated at 3½ per cent.

It will generally be found that the rates of premium brought out by the data of 1856–60 are lower than those brought out by the later data of 1866–70, and these, in turn, are generally exceeded by the rates obtained from the "Whole Society" experience of 1893–97. Inasmuch as the rates in force have not been increased (except in certain cases under pressure of adverse experience) since the adoption of the 1856–60 Tables in 1864, the true measure of the change effected by the new "experience" is the comparison of the 1856–60 rates with those of the 1893–97 Tables; and as a rule the increase of contributions will be found rather considerable. Taking, for example, the age of 25 at entry, the 1856–60 rate (the present standard contribution) is £2, 3s. 6d.* per annum. The rate yielded by the 1866–70 data (which has not been enforced) is £2, 5s. 5d., whilst that presented by the new "experience" for the "Whole Society" is £2, 10s. 9d. Sufficient reason has been shown throughout the course of this descriptive account why the "Whole Society" rate should not be regarded as of primary importance. Regarding the Occupation Group A, H, J as the "normal" class, it is found that the premium for this group at age 25 in Area 1 is £2, 9s. 9d.; in Area 2, £2, 5s. 7d.; and in Area 3, £2, 7s. 8d.; these amounts being below the "Whole Society" rates, which are based upon data including occupations bringing greater liability than those of Group A, H, J. For Occupation Group B, C, D the rate applicable to Area 1 is £2, 17s. 9d.; to Area 2, £2, 13s.; and to Area 3, £2, 15s. 5d. For Occupation Group E, F the rate applicable to Area 1 is £3, 5s. 2d.; to Area 2, £2, 19s. 8d.; and to Area 3, £3, 2s. 6d.

* Being 3s. 4d. per four weeks, with an adjustment for the periodical occurrence of fourteen contributions in a year.

As previously explained, no rates have been calculated from the experience of Group G (Miners), the sickness claims of which have been proved to be most heavy. Even for Group E, F the contributions required for this table of benefits in Area 1 are approximately 50 per cent. above the present ordinary contributions, and from 15 to 20 per cent. above present "hazardous occupation" rates; thus giving point to the suggestion made on a previous page that in view of the enactment of the Workmen's Compensation Act, 1897, the sickness benefit allowances should be modified as an alternative to a great increase in the contribution charges.

It will be noted, again, that the element of occupation is of greater importance in determining the contribution for a sickness benefit than that of locality. The latter cannot, however, be ignored, certainly in the case of tables which provide for continuous half sick pay, and therefore for a heavy liability in old age. In the rates of Tables XXV(*b*). and XXV(*c*)., in which the sick benefit is reduced to quarter pay, the difference of contribution due to locality is materially lessened owing to the reduction in the aged life liability.

The most prominent feature of the experience, as previously pointed out, is the great increase in permanent sickness cost, and it might be expected that the contribution now required to provide a sickness benefit reducing by stages to quarter pay would not be materially different from that formerly required for a benefit diminishing to half pay and no further. That expectation is found, in great measure, to be realised. At age 18, for example, the rate required by Table XXV(*a*)., according to the experience of 1856–60, is £1, 19s. 2d.; and according to the experience of 1866–70, £1, 17s. 8d. By the new experience, according to Table XXV(*b*). the rate at age 18 (Whole Society) is £1, 18s. 9d.: this rate provides for the same benefit as Table XXV(*a*)., except that after two years of sickness continuous half pay is diminished to *quarter pay*.

The following comparison shows how closely this rule holds throughout the scale of entry ages.

		18	25	30	35	40
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
"Whole Society" Experience.	Table XXV(*a*). (half pay).—1856–60, .	1 19 2	2 3 6	2 10 0	2 18 9	3 9 7
	1866–70, .	1 17 8	2 5 5	2 12 6	3 1 5	3 12 11
	Table XXV(*b*). (quarter pay). —1893–97, .	1 18 9	2 5 6	2 12 1	3 0 6	3 11 2

Examples of the annual premiums payable to age 65 to provide a deferred annuity of £1 vesting at that age are given by Table XXVI. In section (*a*) of this table the 1866–70 rates, which are in close agreement with those at present used by the Society, are first given, and are followed by the 1893–97 rates for the "Whole Society"—Area 1, Area 2, and Area 3 respectively. On comparison of the rates applicable to Areas 1 and 2, the effect of differing Mortality experiences will be observed. Thus, at age 18 for Area 1 the rate is 1s. 2d. per annum, and for Area 2 but $9\frac{3}{4}$d. per annum. It may be repeated these are the annual rates to provide a benefit of £1 per annum, but they are also the rates payable every four weeks to provide the usual annuity benefit of five shillings per week, and under this aspect will be more familiar to the ordinary reader. The difference between the rates chargeable for Areas 1 and 2 respectively varies between 40 and 25 per cent. of the latter according to age at entry. In view of the importance, thus evidenced, of discrimination between localities in settling annuity rates, it has been considered necessary to prepare separate Rural and Urban Life Tables for each area, and these, with the necessary minimum of monetary values, will be found amongst the tables submitted. Specimen annuity rates are given in Tables XXVI(*b*). and XXVI(*c*).

Tables XXVII(*a*). and XXVII(*b*). give specimen rates for sickness annuity and death benefits, in combination, for Occupation Group A, H, J—the "normal" class. It will be seen that higher contributions are required from persons residing in Area 1 than the 1866–70 rates at present charged for these benefits. In the case of Area 2 the relatively heavy mortality results in a reduction from present rates, and so far as Area 3 is concerned, there is little difference between the old and new experiences.

Annual Premium payable to 65 Years of Age to provide a Deferred Annuity of £1 vesting at the Age of 65.

Manchester Unity Experience, 1866–70 *and* 1893–97. 3 *per cent.*

Table XXVI(*a*).—Rural and Urban combined.

Age.	1866–70, Whole Society.	1893–1897.			
		Whole Society.	Area 1.	Area 2.	Area 3.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
18	·0501 = 1 0	·0509 = 1 0¼	·0583 = 1 2	·0403 = 0 9¾	·0497 = 1 0
25	·0687 = 1 4½	·0703 = 1 5	·0802 = 1 7¼	·0560 = 1 1½	·0687 = 1 4½
30	·0892 = 1 9½	·0904 = 1 9¾	·1028 = 2 0¾	·0723 = 1 5¼	·0883 = 1 9¼
35	·1184 = 2 4½	·1190 = 2 4½	·1349 = 2 8½	·0959 = 1 11	·1162 = 2 4
40	·1623 = 3 3	·1615 = 3 2¾	·1825 = 3 7¾	·1315 = 2 7½	·1581 = 3 2

Table XXVI(*b*).—Rural Experience, 1893–97.

Age.	Whole Society.	Area 1.	Area 2.	Area 3.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
18	·0552 = 1 1¼	·0594 = 1 2¼	·0448 = 0 10¾	·0522 = 1 0½
25	·0760 = 1 6¼	·0817 = 1 7½	·0619 = 1 3	·0719 = 1 5¼
30	·0973 = 1 11½	·1047 = 2 1	·0797 = 1 7	·0923 = 1 10¼
35	·1277 = 2 6¾	·1371 = 2 9	·1053 = 2 1¼	·1212 = 2 5
40	·1729 = 3 5½	·1851 = 3 8½	·1435 = 2 10½	·1642 = 3 3½

Table XXVI(*c*).—Urban Experience, 1893–97.

Age.	Whole Society.	Area 1.	Area 2.	Area 3.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
18	·0462 = 0 11	·0551 = 1 1¼	·0384 = 0 9¼	·0477 = 0 11½
25	·0640 = 1 3½	·0762 = 1 6¼	·0534 = 1 0¾	·0660 = 1 4
30	·0825 = 1 7¾	·0989 = 1 11¾	·0691 = 1 4½	·0851 = 1 8½
35	·1090 = 2 2¼	·1287 = 2 7	·0919 = 1 10	·1121 = 2 3
40	·1487 = 2 11¾	·1745 = 3 6	·1264 = 2 6¼	·1529 = 3 0¾

Table XXVII(*a*).

Annual Premiums payable to 65 Years of Age to provide the following Benefits:—

£1 per week during the first 52 weeks of Sickness, and 10s. per week during the remainder of Sickness: these benefits being assured until the attainment of 65 years of age. 10s. per week Annuity-benefit from 65 years of age, £20 at Death, and £10 at the Death of a member's first Wife.

Interest 3 per cent.

Age.	M.U., 1866–70. Whole Society.	M.U., 1893–97. Whole Society.	M.U., 1893–97. Occupation Group, A, H, J only.		
			Area 1.	Area 2.	Area 3.
	£ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.
18	2 15 6	3·023 = 3 0 6	3·094 = 3 1 11	2·636 = 2 12 9	2·880 = 2 17 7
25	3 10 8	3·790 = 3 15 10	3·910 = 3 18 2	3·300 = 3 6 0	3·624 = 3 12 6
30	4 6 5	4·571 = 4 11 5	4·738 = 4 14 9	3·983 = 3 19 8	4·378 = 4 7 7
35	5 7 8	5·645 = 5 12 11	5·884 = 5 17 8	4·923 = 4 18 5	5·419 = 5 8 5
40	6 18 2	7·164 = 7 3 3	7·508 = 7 10 2	6·267 = 6 5 4	6·909 = 6 18 2

Table XXVII(*b*).

Annual Premiums payable to 65 Years of Age to provide the following Benefits:—

£1 per week during the first 26 weeks of Sickness, 10s. per week during the second 26 weeks, and 5s. per week during the remainder of Sickness; these benefits being assured until the attainment of 65 years of age. 10s. per week Annuity-benefit from 65 years of age, £20 at Death, and £10 at the Death of a member's first Wife.

Interest 3 per cent.

Age.	M.U., 1866–70. Whole Society.	M.U., 1893–97. Whole Society.	M.U., 1893–97. Occupation Group, A, H, J only.		
			Area 1.	Area 2.	Area 3.
	£ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.
18	2 13 4	2·849 = 2 17 0	2·932 = 2 18 8	2·483 = 2 9 8	2·722 = 2 14 5
25	3 8 6	3·562 = 3 11 3	3·699 = 3 14 0	3·098 = 3 2 0	3·415 = 3 8 4
30	4 3 2	4·295 = 4 5 11	4·481 = 4 9 7	3·737 = 3 14 9	4·126 = 4 2 6
35	5 3 4	5·304 = 5 6 1	5·568 = 5 11 4	4·620 = 4 12 5	5·108 = 5 2 2
40	6 12 9	6·741 = 6 14 10	7·116 = 7 2 4	5·889 = 5 17 9	6·523 = 6 10 5

The foregoing Tables scarcely call for further explanation. So far as contributions are concerned, they sum up the financial results of the enquiry, and will doubtless receive the careful attention of the members of the Society.

The next question, and one of equal importance with that just dealt with, is the effect of the adoption of the new Tables for the purpose of Valuation.

Great changes in mortality and sickness experiences have been shown to have come about since 1866–70, and as the object of the Valuation of a friendly society is to exhibit the financial position as reliably as circumstances will permit, the first essential is that assumptions as to future sickness and mortality experience which are based upon the Tables framed from the experience of those years, should be abandoned, and the Valuation estimates revised by the adoption of the most recent data. The effect of the change of basis in particular cases will depend upon the ages of the members, the benefits paid, the contributions charged for such benefits, the locality in which the branch or society is situated, and the occupations principally followed by the members; and no general rule can be laid down by which the position as shown by the new Tables can be deduced from that exhibited by a Valuation on the Tables of 1866–70.

With the view, however, of affording general information on this important subject, an extensive series of valuations has been made, and the results obtained are shown in Tables XXVIII., XXIX., and XXX.

It was made clear by the course of the investigation that the financial effect of a change from the old to the new tables would not be the same at all ages; and that the aggregate effect of such a change in the case of any branch or society would depend to some extent upon the relative numbers of old and young members. Recourse was accordingly had to certain valuation returns for the material wherewith to construct an average or representative lodge at various stages of existence; these, as chosen, being respectively 20 years, 40 years, and 70 years. The Lodges selected to supply the data were fairly numerous, and the membership-distribution obtained by aggregating them was such as might be looked for in an average Lodge—*i.e.*, one which had been neither abnormally quiet nor abnormally active in its operations for a series of years

immediately past. To such an average distribution of membership the several new tables at two rates of interest—3 and 3½ per cent.—were applied, and the total value of each benefit, or other factor, on each basis was then reduced to a common standard as shown by the Tables.

Table XXVIII. gives the relative values of benefits, and is in three sections. Section (*a*) applies to a sickness benefit of 1 per week for 52 weeks, with ·50 per week for remainder of sickness—say £1 and 10s. per week, or 10s. and 5s. per week respectively—with usual death benefits added; section (*b*) applies in like manner to a sickness benefit of 1 per week for 52 weeks, ·50 per week for 52 weeks, and ·25 per week for the remainder of sickness (with death benefits added); and section (*c*) provides for the like amounts of pay, with the periods of full and half sick benefit limited to 26 weeks.

TABLE XXVIII(*a*).

VALUATION OF REPRESENTATIVE LODGE.

COMPARATIVE VALUE OF BENEFITS ON THE SEVERAL BASES SUPPLIED BY THE M.U. EXPERIENCE, 1893–97, THE STANDARD VALUE OF 1000 BEING BASED ON THE M.U. EXPERIENCE, 1866–70.

Benefits, 1 per week during the first 52 weeks of Sickness, and ·50 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

Basis of Valuation.		3 per cent.			3½ per cent.		
		Age of Lodge.			Age of Lodge.		
		20 Years.	40 Years.	70 Years.	20 Years.	40 Years.	70 Years.
M.U., 1866–70, . .		1000	1000	1000	1000	1000	1000
M.U., 1893–97, Whole Society, . .		1158	1149	1140	1157	1147	1142
M.U., 1893–97.							
Area.	Occupations.						
1	A, H, J.	1167	1170	1169	1157	1161	1162
	B, C, D.	1350	1344	1332	1342	1336	1327
	E, F.	1511	1499	1486	1503	1491	1480
2	A, H, J.	1001	990	984	1007	994	989
	B, C, D.	1160	1140	1123	1169	1145	1130
	E, F.	1293	1264	1246	1306	1272	1254
3	A, H, J.	1086	1082	1077	1083	1079	1076
	B, C, D.	1258	1245	1229	1259	1244	1230
	E, F.	1406	1386	1368	1407	1385	1369

TABLE XXVIII(*b*).

VALUATION OF REPRESENTATIVE LODGE.

COMPARATIVE VALUE OF BENEFITS ON THE SEVERAL BASES SUPPLIED BY THE M.U. EXPERIENCE, 1893–97, THE STANDARD VALUE OF 1000 BEING BASED ON THE M.U EXPERIENCE, 1866–70.

Benefits, 1 per week during the first 52 weeks of Sickness, ·50 per week during the second 52 weeks, and ·25 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

Basis of Valuation.		3 per cent.			$3\frac{1}{2}$ per cent.		
		Age of Lodge.			Age of Lodge.		
		20 Years.	40 Years.	70 Years.	20 Years.	40 Years.	70 Years.
M.U., 1866–70,		1000	1000	1000	1000	1000	1000
M.U., 1893–97, Whole Society,		1083	1065	1052	1085	1066	1055
M.U., 1893–97.							
Area.	Occupations.						
1	A, H, J.	1081	1075	1069	1075	1070	1065
	B, C, D.	1244	1225	1206	1241	1220	1203
	E, F.	1389	1359	1336	1387	1356	1335
2	A, H, J.	953	935	924	959	941	930
	B, C, D.	1097	1067	1046	1108	1074	1053
	E, F.	1222	1180	1153	1237	1190	1162
3	A, H, J.	1020	1008	998	1020	1007	999
	B, C, D.	1174	1149	1127	1178	1150	1131
	E, F.	1309	1274	1248	1314	1276	1250

TABLE XXVIII(*c*).

VALUATION OF REPRESENTATIVE LODGE.

COMPARATIVE VALUE OF BENEFITS ON THE SEVERAL BASES SUPPLIED BY THE M.U. EXPERIENCE, 1893–97, THE STANDARD VALUE OF 1000 BEING BASED ON THE M.U. EXPERIENCE, 1866–70.

Benefits, 1 per week during the first 26 weeks of Sickness, ·50 per week during the second 26 weeks, and ·25 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

Basis of Valuation.		3 per cent.			3½ per cent.		
		Age of Lodge.			Age of Lodge.		
		20 Years.	40 Years.	70 Years.	20 Years.	40 Years.	70 Years.
M.U., 1866–70,		1000	1000	1000	1000	1000	1000
M.U., 1893–97, Whole Society,		1086	1072	1062	1088	1074	1066
M.U., 1893–97.							
Area.	Occupations.						
1	A, H, J.	1081	1078	1076	1076	1074	1074
	B, C, D.	1242	1226	1213	1240	1223	1212
	E, F.	1382	1358	1341	1381	1356	1340
2	A, H, J.	961	947	941	970	954	947
	B, C, D.	1106	1078	1061	1117	1087	1070
	E, F.	1227	1189	1167	1244	1199	1177
3	A, H, J.	1023	1015	1009	1024	1016	1012
	B, C, D.	1177	1154	1139	1180	1158	1143
	E, F.	1308	1276	1256	1314	1280	1260

On reference to the foregoing Table, it will be seen that six columns of figures are given in each section: the first set of three being relative values of benefits at 3 per cent., and the second set of three the corresponding values at 3½ per cent. The first column in each set shows the position with respect to a "representative" lodge of 20 years' existence, the second shows the position with respect to such a lodge after an existence of 40 years, and the third refers to a lodge which has existed for 70 years.

The first entry in the first column of Table XXVIII(*a*) is thus the relative value of the benefits named on the basis of the M.U. Experience, 1866–70; this is the Standard Value, and is accordingly fixed at 1000. The second entry in the same column is the value on the aggregate or *Whole Society* Experience, 1893–97, and, relatively, this is shown at 1158, or nearly 16 per cent. more than the corresponding value on the 1866–70 Standard. Then follow three sets of values referring to Areas **1**, **2**, and **3** respectively, each set containing 3 values referring respectively to cases in which the occupations are assumed to be those of Groups A, H, J; B, C, D; and E, F. For Occupation Group A, H, J in Area **1** the relative value is 1167, for Occupation Group B, C, D in the same area the relative value is 1350, and for Occupation Group E, F in the same area the relative value is 1511. The figures referring to Areas **2** and **3** are to be read similarly. It will at once be seen that the effect of occupations on the benefit values is very great, the excess in the case of Group B, C, D over Group A, H, J being 183 or about 16 per cent.; and the excess in the case of Group E, F being 344, or between 29 and 30 per cent.

If the figures referring to a particular occupation group in different geographical areas be contrasted, considerable differences will be found as the result of varying mortality experiences alone. Thus in Area **2** the relative value of benefits in Group A, H, J is 1001, this being the minimum. In Area **3**, where the average duration of life is greater than in Area **2**, the value is 1086, or 8½ per cent. higher; and in Area **1**, where the average duration of life, as between the three areas, is greatest, the relative value of benefits is 1167, or 16½ per cent. greater than in Area **2**. Similar features are shown by the other columns.

It will be noted that the variations attributable to differences in the period for which the Lodge has existed are not very great. This is a satisfactory feature so far as the present portion of the enquiry is concerned: lodges and friendly societies frequently differ from each other so widely in respect of admissions and lapses, and there are so many variations in the experience of any one society from year to year, that if great differences presented themselves between the relative values of the benefit (in comparison with the Standard) at one period and another, there would be considerable hesitation in presenting such figures as those contained in these Tables. Comparison of section (*a*) of Tables XXVIII. with sections (*b*) and (*c*) shows that in cases where the sickness benefit is reduced to quarter pay in protracted cases, the effect of the supersession of the old standard is much less than in the case where half pay is continuous. Thus, in the Occupation Group A, H, J Area 1, age of Lodge 20 years, the values change from the standard 1000

in the case of section (*a*) (Half pay continuous) to 1167,
in the case of section (*b*) (Quarter pay after two years) to 1081,
in the case of section (*c*) (Quarter pay after one year) to 1081,

and a similar difference is observable throughout. This is of course attributable to the fact that much of the excess of benefit value disclosed by the new experience arises from the great increase in protracted sickness; the greater the proportion of full benefit allowed in continuous sickness, the greater is the additional liability resulting from the change of experience. It is matter for regret that such should be the case. Whilst the practice of diminishing the benefits in protracted sickness is one which the conditions of their work have enforced upon friendly societies, the custom, which must in some degree restrict the utility of the societies, is none the less regrettable; and it is unfortunate that the change in sickness experience has taken such a form, that those lodges and societies which have hitherto provided the largest proportion of benefit in long continued sickness are the most heavily taxed by the augmentation of liability. That in some such cases the effect of the increase of sickness claims is very serious will presently be shown.

Table XXIX. gives the relative values of a contribution of 1 per member per annum in each of the three geographical areas; taking

the period of existence 20 years and Interest 3 per cent., it appears that as against a standard value of 1000 (M.U. Experience, 1866–70) the Whole Society Experience, 1893–97 gives 1036, the experience of Area **1**, 1060; that of Area **2**, 994; and that of Area **3**, 1030.

Table XXIX.

Valuation of Representative Lodge.

Comparative Value of Contributions on Bases supplied by the M.U. Experience, 1893–97, the Standard Value of 1000 being based on the M.U. Experience, 1866–70.

Contribution, 1 per Member per Annum.

Basis of Valuation.	3 per cent.			3½ per cent.		
	Age of Lodge.			Age of Lodge.		
	20 Years.	40 Years.	70 Years.	20 Years.	40 Years.	70 Years.
M.U. Experience, 1866–70,	1000	1000	1000	1000	1000	1000
" " 1893–97, Whole Society,	1036	1031	1025	1035	1028	1023
M.U., 1893–97— Area **1**,	1060	1059	1058	1058	1057	1055
Area **2**,	994	979	971	996	981	973
Area **3**,	1030	1023	1018	1030	1022	1017

Comparison of related quantities in Tables XXVIII. and XXIX. will show that the effect of the change of experience is much greater in the case of the benefits than in the case of the contributions; the reason being that in the former case the increase in the length of life (where such is found) operates to increase the benefit values as well as the contributions whilst at the same time the *rate* of sickness claims is also increased—the liabilities being thus augmented, over a great part of the Society, by two distinct forces. The

consequences of this are to be seen in the Reserves, *i.e.*, the differences between the values of the benefits and those of the contributions, in other words the amounts of fund required in order to produce an even balance of assets and liabilities. The approximate amount of reserve in any individual case may be obtained, presuming the Valuation to have been based upon the 1866–70 Standard without adjustment for special circumstances, by altering the benefit and contribution values shown by the last valuation in the relative proportions indicated by Tables XXVIII. and XXIX. respectively; the proportions chosen for this purpose being, of course, those which are appropriate to the particular case under consideration. For example if a Lodge be situate in Area 1, have existed for 40 years or thereabouts, have a majority of its members engaged in occupations answering to the description of Group J, and pay benefits on the scale of Table XXVIII(*b*)., the values of its benefits as shown at the last Valuation (if made at 3 per cent.) will be increased approximately, by the new experience, in the proportion $\frac{1075}{1000}$; and similarly the values of the contributions will be increased approximately in the proportion $\frac{1059}{1000}$. In a general account such as the present it is impossible to do more, as previously stated, than indicate, within fairly wide limits, what the effect of the new tables on reserves will be. Table XXX. has been prepared to show the effect on reserves in a case in which:—

(1) the assumed age at entry is 20 in all cases.

(2) the contributions are paid by the current rates of the Manchester Unity for non-hazardous occupations, these being the rates deduced from the experience of the period 1856–60.

(3) the occupations followed are of the general "non-hazardous" class which throughout this account have been designated Group A, H, J.

(4) the Valuation has been based hitherto upon the Manchester Unity Experience 1866–70, the experience of the particular branch having exhibited no special feature, such as excess of sickness attributable to occupation causes, as would have led to an adjustment of the standard values.

TABLE XXX(*a*).

COMPARATIVE AMOUNTS OF RESERVE REQUIRED BY THE M.U. EXPERIENCE 1893-97, RELATIVELY TO 1000 REQUIRED BY THE M.U. EXPERIENCE 1866–70 (RURAL, TOWN, AND CITY DISTRICTS COMBINED); NORMAL OCCUPATIONS (GROUP A, H, J).

Contributions assumed to be paid for Age at Entry 20 *at the Rate shown by the Experience of* 1856–60, *being the Amount at present charged for Ordinary Occupations under the Rules of the Manchester Unity.*

Benefits 1 per week during the first 52 weeks of Sickness, and ·50 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

BASIS OF VALUATION.	3 per cent.			3½ per cent.		
	AGE OF LODGE.			AGE OF LODGE.		
	20 Years.	40 Years.	70 Years.	20 Years.	40 Years.	70 Years.
M.U. Experience, 1866–70,	1000	1000	1000	1000	1000	1000
M.U. Experience— 1893–97 (Area 1), .	1413	1309	1273	1432	1302	1269
,, (,, 2), .	1014	1003	995	1033	1012	1004
,, (,, 3), .	1213	1155	1132	1230	1157	1135

TABLE XXX(*b*).

COMPARATIVE AMOUNTS OF RESERVE REQUIRED BY THE M.U. EXPERIENCE 1893–97 RELATIVELY TO 1000 REQUIRED BY THE M.U. EXPERIENCE 1866–70 (RURAL, TOWN, AND CITY DISTRICTS COMBINED); NORMAL OCCUPATIONS (GROUP A, H, J).

Contributions assumed to be paid for Age at Entry 20 *at the Rate shown by the Experience of* 1856–60, *being the Amount at present charged for Ordinary Occupations under the Rules of the Manchester Unity.*

Benefits 1 per week during the first 52 weeks of Sickness, ·50 per week during the second 52 weeks, and ·25 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

BASIS OF VALUATION.	3 per cent.			3½ per cent.		
	AGE OF LODGE.			AGE OF LODGE.		
	20 Years.	40 Years.	70 Years.	20 Years.	40 Years.	70 Years.
M.U. Experience, 1866–70,	1000	1000	1000	1000	1000	1000
M.U. Experience— 1893–97 (Area 1), .	1132	1098	1079	1125	1087	1074
„ („ 2), .	855	880	880	857	884	886
„ („ 3), .	995	990	980	992	987	981

TABLE XXX(*c*).

COMPARATIVE AMOUNTS OF RESERVE REQUIRED BY THE M.U. EXPERIENCE 1893–97, RELATIVELY TO 1000 REQUIRED BY THE M.U. EXPERIENCE 1866–70 (RURAL, TOWN, AND CITY DISTRICTS COMBINED); NORMAL OCCUPATIONS (GROUP A, H, J).

Contributions assumed to be paid for Age at Entry 20 *at the Rate shown by the Experience of* 1856–60, *being the Amount at present charged for Ordinary Occupations under the Rules of the Manchester Unity.*

Benefits 1 per week during the first 26 weeks of Sickness, ·50 per week during the second 26 weeks, and ·25 per week during the remainder of Sickness. 20 at Death, and 10 at the Death of a member's first Wife.

BASIS OF VALUATION.	3 per cent.			3½ per cent.		
	AGE OF LODGE.			AGE OF LODGE.		
	20 Years.	40 Years.	70 Years.	20 Years.	40 Years.	70 Years.
M.U. Experience, 1866–70,	1000	1000	1000	1000	1000	1000
M.U. Experience— 1893–97 (Area 1),	1125	1104	1093	1121	1096	1091
,, (,, 2), .	893	910	911	904	918	922
,, (,, 3), .	1009	1007	1002	1010	1007	1007

It will be seen that the maximum *proportionate* increase of reserve is required by the Lodges which (1) assure continuous half pay, (2) are situate in Area 1, and (3) have a preponderance of young members; for example the relative liability to 1000 Standard by Table XXX(*a*). for a lodge in Area 1 having existed 20 years, and being valued at 3 per cent. is 1413. Such a lodge in Area 2 requires no greater relative reserve than 1014—practically the same as the 1866–70 Standard—and a lodge situate in Area 3 requires a relative reserve of 1213.

Whether such an increase of liability would require the revision of the contribution payments of existing members would necessarily depend upon the amount of funds which the lodge had been able to accumulate. It may be expected that some part of what has hitherto been regarded as "Surplus" in many lodges will be absorbed by the increase of reserves, and that on the other hand where "deficiency" has existed such deficiency in many cases will be increased. No universally applicable rule as to change of contributions can therefore be laid down. Reference to Tables XXX(*b*). and XXX(*c*). shows that in Area 2 there will be cases in which, owing to the heavy mortality rates, the reserves required will be diminished. In Area 3 the reserves of the cases taken as examples for the purpose of Table XXX. sections (*b*) and (*c*) run closely to the 1866–70 Standard.

In conclusion, mention should be made of the circumstance that whilst the lines of the investigation were settled and its processes controlled by the author of this account, considerable assistance was rendered by Mr. S. Watson, who undertook a large part of the heavy work of classifying the occupations, none of which was of a nature to be entrusted to subordinates.

The thanks of the author are also due to his friend, Mr. John Spencer, F.I.A., of the English and Scottish Law Life Assurance Association, London, whose services in the graduation of the rates of sickness and mortality, and in the verification of monetary tables, were most valuable

It was a matter of deep regret to those associated with him that the late Mr. R. Watson did not survive to see the completion of the work, but it should be placed on record that although, when the investigation commenced, he had relinquished

the greater part of his professional duties in consequence of advanced age, he manifested keen and sympathetic interest in the progress of the enquiry, and by many fruitful suggestions aided those on whom the detail work devolved.

A. W. W.

NOTTINGHAM, 31*st March* 1903.

MANCHESTER UNITY EXPERIENCE, 1893-97.

TABLES.

Table A.

Summary of Experience 1893–1897 (Whole Society).

Age.	Number of Members.					Number of Years of Life Exposed to Risk.		
	In the Society, 1st Jan. 1893. (1)	Entered. (2)	Died. (3)	Withdrew. (4)	In the Society, 31st Dec. 1897. (5)	Of Sickness. (6)	Of Death. (7)	Of Secession. (8)
13	1	1	...	...	...	1·	1·5	1·5
14	3	11	...	1	1	3·	9·	9·5
15	13	691	...	3	4	25·	367·	368·5
16	402	13272	8	101	141	861·	7555·5	7602·
17	2588	17914	49	596	2900	13201·5	22482·	22755·5
18	5519	36407	102	1591	6663	28305·	47355·	48099·5
19	11901	21200	209	3556	13386	59515·5	71998·	73671·5
20	14989	18934	287	5080	16942	73434·5	85584·5	87981·
21	16862	16441	318	5980	19714	83234·	94603·5	97434·5
22	18021	13469	389	6598	21291	89453·5	99681·5	102786·
23	19498	11549	414	7001	21745	93373·	102855·	106138·5
24	19340	10338	407	6859	22370	94622·5	103424·5	106650·5
25	19693	8359	456	6472	22377	95373·	103016·5	106024·5
26	19493	7547	431	6180	21737	94864·5	101943·5	104818·
27	19145	6524	427	5871	21393	93863·5	100274·	102997·
28	19147	6182	506	5275	21299	92494·	98475·5	100860·
29	19180	5634	482	5246	20476	91640·	97321·5	99703·5
30	18964	4607	485	4656	20208	90890·5	95764·5	97850·
31	17709	3582	505	4136	19661	88914·5	93026·	94841·5
32	17129	3451	465	3689	18856	86595·5	90398·	92010·
33	17417	2964	492	3386	18566	85033·	88454·	89901·
34	15993	2777	534	3029	18357	82091·	85261·	86508·5
35	15424	2104	524	2660	17981	79122·	81766·	82834·
36	15045	1627	541	2463	16874	76401·5	78717·	79678·
37	14599	1446	522	2016	16216	73874·	75866·	76613·
38	13975	1337	514	1807	16299	70671·	72500·	73146·5
39	13397	1320	548	1547	14921	68406·	70113·5	70622·
40	13391	870	579	1477	14530	66546·5	68009·5	68458·5
41	12682	595	593	1282	13924	64306·5	65541·5	65886·
42	12140	596	557	1128	13482	61856·5	62997·	63282·5
43	11834	522	631	948	12865	59879·5	60930·	61088·5
44	11336	464	650	864	12338	57895·	58884·	58991·
45	10637	86	561	744	12219	55407·5	56103·	56194·5
46	10509	12	596	662	11617	53055·	53690·	53723·
47	10405	7	639	530	11003	51321·5	51909·5	51855·
48	10039	13	624	422	10602	49712·	50241·5	50140·5
49	9388	10	642	433	10184	47863·	48405·5	48301·
50	8853	11	668	399	9567	46105·	46644·	46509·5
51	8771	9	692	307	9424	44476·	44980·	44787·5
52	8440	3	721	294	9222	42702·5	43211·5	42998·
53	8362	10	783	233	9006	41076·5	41589·5	41314·5
54	7335	8	785	229	8300	39108·5	39619·5	39341·5

Note.—The entries in Col. 2 at ages over 45 represent Members of Societies which were admitted as branches of the Order during the years 1893–97.

TABLE A.

SUMMARY OF EXPERIENCE 1893–1897 (WHOLE SOCIETY).

Number of Sickness Claims.			Number of Weeks of Sickness-Claim.						Age.
First Two Years of Sickness.	Remainder of Sickness after Two Years.	All Sickness.	First Three Months of Sickness.	Second Three Months of Sickness.	Second Six Months of Sickness.	Second Twelve Months of Sickness.	Remainder of Sickness after Two Years.	All Sickness.	
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
1	...	1	2	...	...	...	...	2	13
...	...	...	...	...	...	...	...	...	14
17	...	17	38	...	...	...	...	38	15
803	...	803	2006	52	...	...	...	2058	16
3910	...	3910	11302	716	242	11	...	12271	17
8784	...	8784	24824	1829	795	153	...	27601	18
15688	2	15688	45005	3987	1962	599	30	51583	19
19152	11	19155	55514	5534	3150	1387	209	65794	20
20805	26	20812	60634	6692	3648	2056	598	73628	21
21530	52	21551	63322	7773	4589	2457	1619	79760	22
22162	73	22205	65081	7730	5288	3059	2504	83661	23
22376	94	22429	66349	8521	4802	3666	3078	86416	24
22231	116	22298	66769	9164	5779	3513	3980	89206	25
22348	130	22440	66430	8514	5695	3799	4910	89349	26
21975	135	22071	65796	9147	6767	4007	4923	90640	27
21615	149	21715	64595	8742	6002	4149	5484	88972	28
21357	146	21458	64485	8921	6084	3900	5531	88922	29
21170	164	21301	64345	9505	6266	4819	6625	91559	30
20911	179	21032	65260	9598	6752	4663	6931	93205	31
20431	179	20557	63360	9362	6608	5098	6843	91271	32
19963	219	20110	63025	9545	7257	5400	8457	93683	33
19226	235	19400	60949	9822	6680	4677	9546	91674	34
18488	270	18696	60521	9969	6898	4868	11094	93350	35
18088	251	18283	58762	10204	7950	4971	10592	92478	36
17612	285	17826	57987	9822	7501	5935	11594	92839	37
16881	297	17110	56703	10029	7403	5693	12660	92488	38
16552	338	16811	56663	10263	7886	5819	14353	94985	39
16216	362	16495	55708	10286	8187	6741	15275	96196	40
15988	406	16295	55720	10767	7875	6815	16766	97944	41
15396	408	15731	54874	10837	9067	6623	17163	98565	42
15046	424	15377	53556	11303	8752	7772	17763	99145	43
14671	451	15022	52755	10939	8733	7673	18770	98871	44
14214	462	14582	51803	11203	8799	7134	19848	98787	45
13703	481	14092	51179	11360	9589	7492	21057	100677	46
13488	512	13901	50360	11778	9227	7764	22122	101251	47
13193	542	13630	49537	11876	9882	8019	23590	102905	48
12976	606	13448	49977	12242	10233	9453	25559	107465	49
12550	615	13055	50166	12515	10043	8574	27499	108796	50
12381	700	12956	48784	12970	11948	10058	30868	114628	51
11953	791	12577	48680	13032	11049	11334	33645	117740	52
11707	835	12416	48560	13687	12026	10255	37132	121660	53
11304	872	11999	46004	14032	13167	12382	37830	123415	54

NOTE.—The entries in Cols. 12 to 17 are given to the nearest week, odd days being omitted. For this reason the total as given in Col. 17 differs slightly in cases from the sum of the entries in Cols. 12 to 16.

TABLE A.—*continued.*

SUMMARY OF EXPERIENCE 1893–1897 (WHOLE SOCIETY).

Age.	Number of Members.					Number of Years of Life Exposed to Risk.		
	In the Society, 1st Jan. 1893.	Entered.	Died.	Withdrew.	In the Society, 31st Dec. 1897.	Of Sickness.	Of Death.	Of Secession.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
55	6954	8	823	222	7910	37134·5	37661·	37360·5
56	6504	[illegible]	789	186	7718	34937·5	35429·	35127·5
57	6392	3	830	152	7423	32952·	33544·5	33105·5
58	5782	2	783	135	7389	30406·5	30866·5	30542·5
59	5291	4	800	101	6351	28456·	28908·5	28559·
60	4874	4	819	141	5978	26405·5	26887·5	26548·5
61	4334	1	780	108	5524	24312·	24656·5	24420·5
62	4007	3	818	72	5417	22032·	22478·5	22105·5
63	3669	4	796	67	4916	19914·	20347·5	19983·
64	3053	5	798	45	4418	17711·	18135·	17758·5
65	2779	4	796	54	3982	15662·	16089·	15718·
66	2487	2	694	40	3471	13897·	14265·	13938·
67	2447	3	722	27	3115	12496·	12872·	12524·5
68	2130	2	647	21	2850	11073·5	11408·5	11095·5
69	2108	5	666	17	2315	10195·	10539·	10214·5
70	1863	5	695	18	2090	9274·5	9633·5	9295·
71	1765	[illegible]	653	15	1795	8560·5	8895·5	8576·5
72	1634	3	657	7	1744	7790·5	8124·	7799·
73	1623	[illegible]	652	13	1480	7269·	7602·5	7283·
74	1236	5	661	14	1429	6407·5	6747·5	6424·
75	1058	2	628	10	1189	5627·	5947·	5638·
76	1025	2	601	9	1078	4952·5	5258·5	4962·5
77	840	1	545	10	970	4242·5	4520·5	4253·
78	697	1	510	6	932	3479·	3737·5	3485·5
79	573	1	434	7	681	2894·	3115·	2901·5
80	405	...	415	1	546	2327·5	2535·5	2328·5
81	441	...	364	2	476	1901·	2084·	1903·
82	333	...	298	4	400	1499·	1650·	1503·
83	281	...	237	2	306	1204·5	1324·	1206·5
84	164	1	210	2	214	929·	1035·5	931·5
85	138	...	180	2	151	720·	811·	722·
86	85	...	136	...	153	494·	562·	494·
87	68	...	91	...	98	350·5	396·	350·5
88	38	...	58	...	89	225·	254·	225·
89	24	...	46	...	46	151·	174·	151·
90	19	...	34	...	33	96·	113·	96·
91	17	...	18	...	20	67·	76·	67·
92	11	...	15	...	18	40·5	48·	40·5
93	1	...	9	...	5	24·5	29·	24·5
94	5	...	6	...	3	19·	22·	19·
95	1	...	4	...	5	7·	9·	7·
96	2	...	2	...	3	6·	7·	6·
97	1	...	3	...	[illegible]	3·5	5·	3·5
98	1	...	...	...	...	1·5	2·	1·5
99	...	...	1	...	...	1·	1·	1·
100	...	...	1	...	...	·5	1·	·5
Total.	596,729	222,987	39,061	107,261	673,394	2,995,724·5	3,180,378·5	3,214,478·5

TABLE A.—*continued.*

SUMMARY OF EXPERIENCE 1893–1897 (WHOLE SOCIETY).

Number of Sickness Claims.			Number of Weeks of Sickness-Claim.						Age.
First Two Years of Sickness. (9)	Remainder of Sickness after Two Years. (10)	All Sickness. (11)	First Three Months of Sickness. (12)	Second Three Months of Sickness. (13)	Second Six Months of Sickness. (14)	Second Twelve Months of Sickness. (15)	Remainder of Sickness after Two Years. (16)	All Sickness. (17)	
11135	944	11914	46799	13611	12752	12940	42017	128119	55
10645	1005	11485	45438	14268	13567	12636	44736	130645	56
10300	1046	11147	44744	14768	14918	13509	45390	133329	57
9692	1058	10558	42582	14843	14816	14662	46481	133385	58
9248	1124	10136	40105	14317	15059	16451	48226	134156	59
8901	1173	9835	39709	14553	15616	16250	50815	136943	60
8399	1261	9383	37650	14516	16424	17252	53416	139259	61
7745	1284	8777	34724	14306	15636	18598	55401	138663	62
7192	1352	8252	33500	14126	16112	17475	59279	140492	63
6555	1417	7689	30634	13488	15760	20439	60443	140764	64
6002	1436	7145	27570	12517	15244	18789	62527	136647	65
5383	1485	6596	25225	11606	15335	18868	65141	136176	66
4944	1545	6180	23081	11203	12917	18930	66884	133014	67
4449	1517	5710	21190	10849	13796	17496	66716	130047	68
4240	1589	5529	20606	10814	14696	18771	69452	134340	69
3851	1713	5255	18184	9954	13923	20271	74672	137004	70
3547	1792	5010	16858	9755	13551	19585	78222	137970	71
3234	1832	4748	15054	9216	13066	19580	80566	137482	72
2982	1926	4588	14229	8806	12593	18643	84563	138833	73
2612	1901	4216	11894	7450	11875	17688	83715	132621	74
2313	1833	3866	10897	6855	10223	16428	81205	125609	75
2041	1780	3547	9493	6180	9351	16264	78772	120060	76
1686	1684	3128	7682	5379	8771	13129	74384	109345	77
1377	1539	2699	6387	4362	6069	11404	66864	95086	78
1077	1341	2270	4884	3436	5688	8724	60093	82825	79
885	1190	1930	3822	2940	4563	7935	51413	70674	80
682	1020	1599	3145	2296	3560	5875	45259	60135	81
515	877	1291	2214	1609	2394	4782	38275	49273	82
378	732	1047	1786	1487	2210	3355	32887	41725	83
292	585	827	1169	795	1576	2828	25515	31884	84
231	479	667	1041	763	1089	2157	20712	25762	85
146	347	468	618	502	824	1372	14280	17597	86
98	239	325	428	353	513	704	10768	12766	87
57	156	203	210	143	360	625	6928	8265	88
38	117	147	150	147	214	333	4864	5709	89
23	76	92	53	63	156	364	3035	3671	90
17	50	63	92	61	77	159	2125	2515	91
11	32	39	33	36	67	131	1349	1616	92
7	21	26	27	23	34	76	854	1013	93
3	16	18	...	3	27	25	733	789	94
2	8	10	26	26	...	...	345	398	95
...	5	5	...	...	...	...	206	206	96
1	2	3	2	...	...	...	46	48	97
1	1	2	5	...	...	...	51	56	98
...	1	1	...	...	...	...	30	30	99
1	...	1	13	1	...	...	...	14	100
781,800	54,349	826,466	2,741,343	646,694	620,003	658,291	2,356,103	7,022,438	

TABLE B.

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP A.

Period of Sickness Claim.	Ages.	Rural.			All Rural.
		Area 1.	Area 2.	Area 3.	
	Exposed to Risk of Sickness.	286,667·5	23,754·5	96,172·5	406,594·5
First 6 Months	16 to 44	103	84	91	99
	45 to 64	92	83	88	90
	65 and upwards	82	84	82	82
Second 6 Months	16 to 44	104	80	89	100
	45 to 64	92	81	95	92
	65 and upwards	91	78	96	92
Second 12 Months	16 to 44	115	83	90	108
	45 to 64	87	82	93	89
	65 and upwards	95	72	101	94
After 24 Months	16 to 44	293	169	229	272
	45 to 64	228	188	194	215
	65 and upwards	232	129	235	222
All Sickness	16 to 44	111	88	97	106
	45 to 64	114	101	108	111
	65 and upwards	141	98	144	138
Mortality	16 to 44	49	61	47	48
	45 to 64	63	74	75	67
	65 and upwards	81	103	100	89

Table B.

Percentage of Actual Weeks of Sickness Claim to Expected Weeks, and of Actual Deaths to Expected Deaths; the Expected Sickness and Deaths being based on the M. U. Experience 1866–70.

OCCUPATION GROUP B.

Period of Sickness Claim.	Ages.	Rural.			Urban.		
		Area 1.	Area 2.	Area 3.	Area 1.	Area 2.	Area 3.
	Exposed to Risk of Sickness.	93,653·5	10,552·5	40,561·5	38,441	14,220·5	45,378
First 6 Months	16 to 44	120	110	118	129	119	129
	45 to 64	109	115	120	117	115	124
	65 and upwards	83	78	87	75	97	80
Second 6 Months	16 to 44	131	104	130	126	151	132
	45 to 64	124	113	132	131	131	140
	65 and upwards	93	92	101	92	94	104
Second 12 Months	16 to 44	140	77	154	134	151	154
	45 to 64	104	101	94	123	136	131
	65 and upwards	106	103	113	84	88	127
After 24 Months	16 to 44	281	76	360	275	272	194
	45 to 64	300	296	246	296	199	298
	65 and upwards	266	234	230	267	212	301
All Periods	16 to 44	129	106	131	135	130	133
	45 to 64	141	143	139	149	133	155
	65 and upwards	155	142	144	145	139	171
Mortality	16 to 44	61	82	64	62	89	79
	45 to 64	83	107	103	93	130	100
	65 and upwards	93	126	101	94	162	125

Table B.

Percentage of Actual Weeks of Sickness Claim to Expected Weeks, and of Actual Deaths to Expected Deaths; the Expected Sickness and Deaths being based on the M. U. Experience, 1866–70.

OCCUPATION GROUP B.

All Rural.	All Urban.	All Area 1.	All Area 2.	All Area 3.	All Divisions.
144,767·5	98,039·5	132,094·5	24,773	85,939·5	242,807
119	128	123	114	123	122
112	120	112	115	122	115
84	81	81	89	83	83
129	133	130	130	131	131
126	135	127	124	136	130
95	98	93	93	103	96
139	146	138	120	154	142
101	129	110	123	114	113
108	104	100	94	120	107
287	237	279	190	270	267
285	281	299	236	274	282
254	271	266	220	269	261
128	133	131	120	132	130
141	150	144	137	148	144
151	156	152	140	159	152
63	74	61	86	72	68
91	102	86	121	101	95
98	122	93	148	114	108

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP C.

Period of Sickness Claim.	Ages.	Rural.			Urban.		
		Area 1.	Area 2.	Area 3.	Area 1.	Area 2.	Area 3.
	Exposed to Risk of Sickness.	13,339	3,658·5	10,574·5	6,056·5	2,393	13,815·5
First 6 Months	16 to 44	134	112	133	159	165	154
	45 to 64	112	99	105	130	135	121
	65 and upwards	71	61	80	95	102	69
Second 6 Months	16 to 44	138	87	126	200	138	144
	45 to 64	91	122	118	164	93	141
	65 and upwards	83	68	116	131	86	94
Second 12 Months	16 to 44	100	71	126	265	108	145
	45 to 64	80	106	124	109	69	142
	65 and upwards	94	131	105	151	38	126
After 24 Months	16 to 44	136	...	79	251	95	353
	45 to 64	185	214	236	192	219	260
	65 and upwards	209	375	398	273	59	333
All Sickness	16 to 44	133	103	130	171	157	162
	45 to 64	117	122	130	142	136	148
	65 and upwards	127	180	194	170	73	179
Mortality	16 to 44	57	72	71	78	47	62
	45 to 64	61	74	82	68	110	93
	65 and upwards	69	150	94	120	100	106

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP C.

All Rural.	All Urban.	All Area 1.	All Area 2.	All Area 3.	All Divisions.
27,572	22,265	19,395·5	6,051·5	24,390	49,837
131	156	141	134	145	143
107	125	118	112	114	115
73	78	77	76	73	75
127	159	157	108	136	141
107	143	117	112	131	124
92	101	95	75	102	96
106	172	150	86	137	135
103	127	91	94	134	113
103	125	108	97	118	113
96	296	170	39	236	188
211	236	188	216	249	223
287	297	223	249	355	291
128	163	144	126	148	143
123	145	126	126	140	133
155	168	137	140	184	161
64	65	63	61	66	64
72	87	63	86	88	79
86	109	82	130	102	97

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP D.

Period of Sickness Claim.	Ages	Rural.			Urban.		
		Area 1.	Area 2.	Area 3	Area 1.	Area 2.	Area 3.
	Exposed to Risk of Sickness.	18,421	595·5	2,231·5	15,093	327·5	5,036·5
First 6 Months	16 to 44	108	61	98	118	128	100
	45 to 64	112	71	108	107	132	110
	65 and upwards	83	99	57	91	0	102
Second 6 Months	16 to 44	144	0	145	188	0	100
	45 to 64	152	108	111	135	171	118
	65 and upwards	94	130	66	70	0	131
Second 12 Months	16 to 44	127	0	224	231	0	186
	45 to 64	140	70	69	116	88	145
	65 and upwards	100	156	107	72	0	120
After 24 Months	16 to 44	276	0	312	402	0	115
	45 to 64	394	79	90	318	0	330
	65 and upwards	351	421	330	321	0	270
All Sickness	16 to 44	120	50	119	142	108	106
	45 to 64	167	76	101	145	111	152
	65 and upwards	183	226	159	171	0	171
Mortality	16 to 44	113	234	136	110	100	115
	45 to 64	105	100	76	98	100	138
	65 and upwards	96	175	73	88	0	136

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED, SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP D.

All Rural.	All Urban.	All Area 1.	All Area 2.	All Area 3.	All Divisions.
21,248	20,457	33,514	923	7,268	41,705
106	115	113	88	100	110
111	108	111	87	109	110
80	93	86	75	86	86
141	166	164	0	114	153
145	129	145	124	116	137
92	86	84	99	109	89
133	217	174	0	197	175
127	126	130	74	122	127
104	84	88	119	116	95
272	332	332	0	174	301
339	318	363	61	256	329
352	302	337	327	290	328
118	134	130	73	110	126
154	147	158	85	136	151
181	168	178	173	167	175
118	111	112	180	121	115
101	112	102	100	118	106
96	103	93	175	115	100

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP E.

Period of Sickness Claim.	Ages.	Rural.			Urban.		
		Area 1.	Area 2.	Area 3.	Area 1.	Area 2.	Area 3.
	Exposed to Risk of Sickness.	16,258·5	1,797·5	7,742·	354·5	830·5	159
First 6 Months	16 to 44	162	113	143	226	129	112
	45 to 64	139	147	130	83	103	72
	65 and upwards	125	120	126	...	93	...
Second 6 Months	16 to 44	223	56	174	520	71	0
	45 to 64	180	176	137	0	208	173
	65 and upwards	133	140	122	...	163	...
Second 12 Months	16 to 44	289	87	184	93	79	0
	45 to 64	180	78	80	0	112	347
	65 and upwards	118	99	103	...	236	...
After 24 Months	16 to 44	406	45	796	0	0	0
	45 to 64	306	224	426	0	151	653
	65 and upwards	294	204	176	...	180	...
All Sickness	16 to 44	180	105	172	231	117	93
	45 to 64	174	155	172	50	124	200
	65 and upwards	184	145	139	...	161	...
Mortality	16 to 44	91	84	56	75	100	0
	45 to 64	112	155	96	0	225	0
	65 and upwards	67	143	125	...	300	...

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP E.

All Rural.	All Urban.	All Area 1.	All Area 2.	All Area 3.	All Divisions.
25,798	1,344	16,613	2,628	7,901	27,142
152	157	163	119	142	153
137	94	139	135	128	135
124	93	125	116	125	122
197	188	230	61	171	197
165	191	179	185	138	167
130	163	133	144	122	132
242	77	284	84	182	234
132	155	179	87	91	134
106	236	118	123	103	113
500	0	396	31	779	472
335	244	305	204	434	329
214	180	294	200	176	212
173	149	181	109	171	172
171	137	173	146	173	169
152	161	184	148	139	152
80	89	90	88	56	81
113	225	112	173	96	119
115	300	67	163	125	123

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP F.

Period of Sickness Claim.	Ages.	Rural.			Urban.		
		Area 1.	Area 2.	Area 3.	Area 1.	Area 2.	Area 3.
	Exposed to Risk of Sickness.	8,427·5	4,011	12,137	14,984	17,989	49,400
First 6 Months	16 to 44	148	127	151	148	151	154
	45 to 64	105	117	127	117	131	128
	65 and upwards	73	60	71	81	100	93
Second 6 Months	16 to 44	130	147	186	126	153	168
	45 to 64	95	72	152	128	145	145
	65 and upwards	77	92	81	91	129	120
Second 12 Months	16 to 44	97	266	165	146	177	198
	45 to 64	78	74	138	135	132	164
	65 and upwards	111	130	75	111	132	131
After 24 Months	16 to 44	428	382	153	273	344	332
	45 to 64	310	36	361	205	225	331
	65 and upwards	418	351	434	270	210	371
All Sickness	16 to 44	155	146	154	151	161	165
	45 to 64	134	94	169	135	149	167
	65 and upwards	209	173	202	155	149	202
Mortality	16 to 44	60	70	68	62	70	74
	45 to 64	61	111	88	72	113	94
	65 and upwards	100	113	103	110	144	127

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP F.

All Rural.	All Urban.	All Area 1.	All Area 2.	All Area 3.	All Divisions.
24575·5	82373	23411·5	22000	61537	106948·5
146	152	148	145	154	151
118	127	112	130	128	125
70	93	78	95	88	88
161	156	127	152	171	158
121	143	116	136	147	138
81	117	86	125	110	109
160	184	128	195	191	179
109	151	115	124	159	142
94	127	111	132	118	120
285	322	326	352	296	314
297	283	242	201	337	286
419	309	323	225	386	331
153	162	153	157	163	160
147	157	135	141	168	155
200	178	174	152	202	183
65	71	61	70	72	69
82	95	68	113	93	92
103	129	107	140	122	123

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE, 1866–70.

OCCUPATION GROUP G.

Period of Sickness Claim.	Ages.	Rural.			Urban.		
		Area 1.	Area 2.	Area 3.	Area 1.	Area 2.	Area 3.
	Exposed to Risk of Sickness.	10919	16237	49294·5	3796	24311	70628·5
First 6 Months	16 to 44	150	160	180	198	183	219
	45 to 64	151	139	157	168	158	173
	65 and upwards	75	81	89	81	91	93
Second 6 Months	16 to 44	231	158	204	338	194	239
	45 to 64	260	145	194	304	204	222
	65 and upwards	59	115	117	129	123	116
Second 12 Months	16 to 44	244	151	196	415	184	227
	45 to 64	219	156	185	357	167	209
	65 and upwards	94	120	129	203	130	141
After 24 Months	16 to 44	309	253	520	250	529	504
	45 to 64	393	295	449	413	413	451
	65 and upwards	322	363	457	599	275	467
All Sickness	16 to 44	167	163	195	220	198	232
	45 to 64	210	168	212	246	206	228
	65 and upwards	154	191	226	285	166	231
Mortality	16 to 44	103	60	63	59	70	73
	45 to 64	161	89	102	153	119	103
	65 and upwards	164	121	132	136	157	133

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE, 1866–70.

OCCUPATION GROUP G.

All Rural.	All Urban.	All Area 1.	All Area 2.	All Area 3.	All Divisions.
76450·5	98735·5	14715	40548	119923	175186
171	210	162	174	203	192
152	169	156	151	167	162
85	92	78	88	91	89
198	232	257	180	225	217
191	220	273	181	210	207
112	120	92	121	117	116
195	224	287	171	215	211
183	205	262	163	199	195
124	141	145	126	136	134
432	500	294	421	510	469
407	439	400	367	448	426
421	409	458	307	463	414
184	223	180	184	217	207
202	223	221	192	222	214
211	213	216	175	229	212
68	72	91	66	69	70
107	109	159	107	102	108
132	135	150	143	127	134

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP H. and J.—GENERAL.

Period of Sickness Claim.	Ages.	Rural H.			Urban J.		
		Area 1.	Area 2.	Area 3.	Area 1.	Area 2.	Area 3.
	Exposed to Risk of Sickness.	599053·5	98369	247797·5	259622	270608	470054·5
First 6 Months	16 to 44	102	86	101	109	97	106
	45 to 64	93	84	92	96	91	98
	65 and upwards	77	83	82	77	82	78
Second 6 Months	16 to 44	115	100	108	127	97	122
	45 to 64	105	93	101	109	100	115
	65 and upwards	87	91	97	88	88	89
Second 12 Months	16 to 44	123	96	113	139	88	129
	45 to 64	99	82	97	97	89	108
	65 and upwards	90	87	99	94	90	93
After 24 Months	16 to 44	265	187	237	267	158	251
	45 to 64	241	160	239	229	169	256
	65 and upwards	240	168	230	230	191	250
All Sickness	16 to 44	111	92	108	119	99	114
	45 to 64	119	98	118	119	105	127
	65 and upwards	141	116	142	137	125	145
Mortality	16 to 44	61	71	65	68	78	71
	45 to 64	81	107	86	81	118	95
	65 and upwards	94	124	107	94	130	108

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

OCCUPATION GROUP H. and J.—GENERAL.

All Rural.	All Urban.	All Area 1.	All Area 2.	All Area 3.	All Divisions.
945220	1000284·5	858675·5	368977	717852	1945504·5
100	105	104	95	104	103
91	97	94	90	96	93
79	79	77	83	79	79
111	117	118	98	117	114
103	109	107	98	110	106
90	88	87	89	92	89
118	121	128	90	124	119
96	99	98	87	104	98
92	92	91	89	95	92
249	230	266	165	246	239
231	223	238	167	250	227
228	226	238	185	243	227
108	112	113	97	112	110
116	119	119	103	124	117
138	136	139	122	144	137
63	72	63	76	69	57
85	98	81	114	92	92
102	113	94	128	108	107

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

ALL OCCUPATIONS.

Period of Sickness Claim.	Ages.	Rural.			Urban.		
		Area 1.	Area 2.	Area 3.	Area 1.	Area 2.	Area 3.
	Exposed to Risk of Sickness.	1046739·5	158975·5	466511	338347	330679·5	654472
First 6 Months	16 to 44	106	98	113	116	109	125
	45 to 64	95	91	101	101	99	109
	65 and upwards	79	83	82	78	84	80
Second 6 Months	16 to 44	118	104	121	134	110	140
	45 to 64	106	97	112	117	111	129
	65 and upwards	89	90	98	89	92	94
Second 12 Months	16 to 44	126	102	125	149	103	147
	45 to 64	99	89	104	105	98	124
	65 and upwards	93	87	101	94	93	101
After 24 Months	16 to 44	277	182	279	278	200	279
	45 to 64	249	183	250	244	188	283
	65 and upwards	243	175	246	242	196	273
All Sickness	16 to 44	115	102	121	125	112	134
	45 to 64	122	107	127	127	115	142
	65 and upwards	143	118	148	141	128	155
Mortality	16 to 44	59	70	62	69	77	72
	45 to 64	77	100	86	83	118	96
	65 and upwards	90	120	106	95	133	111

TABLE B.—*continued.*

PERCENTAGE OF ACTUAL WEEKS OF SICKNESS CLAIM TO EXPECTED WEEKS, AND OF ACTUAL DEATHS TO EXPECTED DEATHS; THE EXPECTED SICKNESS AND DEATHS BEING BASED ON THE M. U. EXPERIENCE 1866–70.

ALL OCCUPATIONS.

All Rural.	All Urban.	All Area 1.	All Area 2.	All Area 3.	All Divisions.
1672226	1323498·5	1385086·5	489655	1120983	2995724·5
107	119	109	105	120	112
96	104	97	96	106	100
80	81	78	84	81	81
117	131	122	108	132	123
106	121	109	106	122	113
92	92	89	91	96	92
123	136	132	102	139	129
99	112	100	95	116	105
95	97	94	91	101	96
268	260	276	194	280	264
242	245	246	186	269	243
235	241	243	189	260	238
116	127	118	109	129	121
122	131	123	112	136	126
141	143	143	125	152	142
61	72	61	75	68	66
82	99	79	112	92	90
98	115	91	128	109	105

TABLE C.

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART I.—Experience of Area 1.

Age.	Area 1.—Rural.				Area 1.—Urban.	
	Years of Life Exposed to Risk of Death. (1)	Deaths. (2)	Unadjusted Rate of Mortality. (3)	Adjusted Rate of Mortality. (4)	Years of Life Exposed to Risk of Death. (5)	Deaths. (6)
15	164	...	·00000	...	21	...
16	2799·5	2	·00071	·00182	539·5	...
17	8526	16	·00188	·00200	1955	3
18	18891·5	40	·00212	·00222	5098	12
19	28870	64	·00222	·00248	8170	27
20	33484·5	106	·00317	·00277	9695	31
21	35860·5	108	·00301	·00307	10581	37
22	36693	125	·00341	·00335	11159	48
23	37179	139	·00374	·00360	11611·5	36
24	36572·5	135	·00369	·00383	11686	50
25	35985·5	150	·00417	·00403	11705	57
26	35387	136	·00384	·00421	11579·5	57
27	34639·5	159	·00459	·00437	11519	52
28	33977	154	·00453	·00452	11183	72
29	33743	159	·00471	·00466	11115·5	58
30	33215·5	148	·00446	·00480	10985	69
31	32227	177	·00549	·00495	10745	59
32	31258·5	154	·00493	·00512	10447	42
33	30580	145	·00474	·00531	10290	53
34	29439·5	172	·00584	·00552	10023·5	56
35	28260·5	152	·00538	·00575	9592·5	75
36	27235·5	178	·00653	·00600	9266·5	58
37	26116·5	162	·00620	·00626	8946·5	62
38	24833·5	158	·00636	·00653	8543	73
39	23881	172	·00720	·00683	8115	54
40	23162	154	·00665	·00716	7944	65
41	22262·5	161	·00723	·00752	7556	84
42	21441·5	172	·00802	·00792	7242·5	78
43	20645·5	185	·00896	·00838	6933·5	78
44	20159	182	·00903	·00887	6791·5	70
45	19179	159	·00829	·00939	6420	59
46	18309·5	191	·01043	·00994	6158·5	53
47	17702	190	·01074	·01053	5964·5	63
48	17159·5	204	·01189	·01118	5761·5	66
49	16488	185	·01122	·01191	5419	67
50	15794·5	202	·01279	·01271	5280·5	67
51	15105·5	212	·01403	·01363	5106·5	81
52	14343	183	·01276	·01465	4898·5	91
53	13685·5	221	·01614	·01575	4750·5	76
54	12886·5	231	·01792	·01688	4602·5	90
55	12207	240	·01966	·01803	4353	90
56	11416·5	206	·01804	·01918	4097	76
57	10890·5	223	·02047	·02040	3848·5	75
58	9993·5	226	·02261	·02176	3595	92
59	9347·5	219	·02343	·02339	3298·5	74

TABLE C.

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART I.—Experience of Area 1.

Area 1.—Urban.		Area 1.—Rural and Urban Combined.				Age.
Unadjusted Rate of Mortality. (7)	Adjusted Rate of Mortality. (8)	Years of Life Exposed to Risk of Death. (9)	Deaths. (10)	Unadjusted Rate of Mortality. (11)	Adjusted Rate of Mortality. (12)	
·00000	...	185	...	·00000	...	15
·00000	·00216	3339	2	·00060	·00184	16
·00153	·00235	10481	19	·00181	·00201	17
·00235	·00259	23989·5	52	·00217	·00223	18
·00331	·00286	37040	91	·00246	·00249	19
·00320	·00315	43179·5	137	·00317	·00278	20
·00350	·00344	46441·5	145	·00312	·00308	21
·00430	·00373	47852	173	·00362	·00337	22
·00310	·00404	48790·5	175	·00359	·00365	23
·00428	·00435	48258·5	185	·00383	·00392	24
·00487	·00464	47690·5	207	·00434	·00416	25
·00492	·00491	46966·5	193	·00411	·00438	26
·00451	·00513	46158·5	211	·00457	·00458	27
·00644	·00527	45160	226	·00500	·00475	28
·00522	·00535	44858·5	217	·00484	·00488	29
·00628	·00540	44200·5	217	·00491	·00500	30
·00549	·00544	42972	236	·00549	·00511	31
·00402	·00552	41705·5	196	·00470	·00524	32
·00515	·00566	40870	198	·00484	·00540	33
·00559	·00588	39463	228	·00578	·00560	34
·00782	·00621	37853	227	·00600	·00586	35
·00626	·00667	36502	236	·00647	·00617	36
·00693	·00722	35063	224	·00639	·00652	37
·00854	·00783	33376·5	231	·00692	·00690	38
·00665	·00845	31996	226	·00706	·00730	39
·00818	·00902	31106	219	·00704	·00769	40
·01112	·00946	29818·5	245	·00822	·00808	41
·01076	·00976	28684	250	·00872	·00846	42
·01126	·00993	27579	263	·00954	·00884	43
·01030	·01003	26950·5	252	·00935	·00922	44
·00919	·01013	25599	218	·00852	·00963	45
·00861	·01036	24468	244	·00997	·01008	46
·01056	·01082	23666·5	253	·01069	·01063	47
·01146	·01157	22921	270	·01178	·01130	48
·01237	·01258	21907	252	·01150	·01210	49
·01269	·01377	21075	269	·01276	·01302	50
·01586	·01502	20212	293	·01450	·01405	51
·01858	·01620	19241·5	274	·01424	·01513	52
·01600	·01725	18436	297	·01610	·01622	53
·01954	·01818	17489	321	·01835	·01730	54
·02067	·01911	16560	330	·01993	·01838	55
·01855	·02016	15513·5	282	·01818	·01949	56
·01949	·02153	14739	298	·02022	·02073	57
·02560	·02334	13588·5	318	·02340	·02218	58
·02244	·02570	12646	293	·02317	·02398	59

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART I.—Experience of Area 1.—*continued.*

Age.	Area 1.—Rural.				Area 1.—Urban.	
	Years of Life Exposed to Risk of Death. (1)	Deaths. (2)	Unadjusted Rate of Mortality. (3)	Adjusted Rate of Mortality. (4)	Years of Life Exposed to Risk of Death. (5)	Deaths. (6)
60	8760	212	·02420	·02538	3036	85
61	7913	211	·02667	·02774	2791	83
62	7270·5	218	·02999	·03044	2529	97
63	6542	196	·02996	·03341	2257·5	85
64	5825	250	·04291	·03655	2013	84
65	5055·5	206	·04075	·03980	1804·5	83
66	4542	184	·04051	·04311	1575·5	76
67	4137	203	·04907	·04649	1404·5	62
68	3742·5	188	·05024	·05010	1250·5	63
69	3438	169	·04916	·05407	1125	54
70	3229·5	200	·06191	·05853	975	62
71	2972·5	191	·06425	·06361	904·5	59
72	2709	186	·06866	·06940	800·5	52
73	2503·5	183	·07310	·07587	721	56
74	2253	179	·07945	·08303	613	62
75	1967·5	195	·09910	·09071	577	58
76	1727	161	·09324	·09873	490·5	54
77	1477	168	·11374	·10703	416	44
78	1199·5	130	·10838	·11565	346·5	39
79	1027·5	132	·12847	·12475	284·5	40
80	829	113	·13631	·13465	213	35
81	684	99	·14474	·14559	180	31
82	567	90	·15873	·15725	140	25
83	468	71	·15171	·16900	105	16
84	383·5	66	·17210	·17980	85	17
85	317·5	64	·20158	·18912	72	19
86	221	52	·23529	·19690	36	5
87	159	30	·18868	·20349	23	3
88	98	23	·23469	·20920	21	1
89	66	11	·16667	·21467	22	9
90	52	12	·23077	·22149	8	2
91	35	7	·20000	·23066	8	1
92	17	5	·29412	·24255	8	...
93	10	1	·10000	·25736	6	1
94	7	1	·14286	·27525	4	1
95	3	...	·00000	·29958	...	...
96	3	...	·00000	·32812	1	1
97	1	1	1·00000	·36869	1	...
98	...	...	...	·42749	...	...
99	...	...	...	·53530	1	1
100	...		...	1·00000	...	...
Total.	1,104,211	11,465	...	...	361,442·5	4,104

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART I.—Experience of Area 1.—*continued.*

Area 1.—Urban.		Area 1.—Rural and Urban Combined.				
Unadjusted Rate of Mortality. (7)	Adjusted Rate of Mortality. (8)	Years of Life Exposed to Risk of Death. (9)	Deaths. (10)	Unadjusted Rate of Mortality. (11)	Adjusted Rate of Mortality. (12)	Age.
·02800	·02850	11796	297	·02518	·02616	60
·02974	·03160	10704	294	·02747	·02870	61
·03836	·03475	9799·5	315	·03214	·03150	62
·03765	·03780	8799·5	281	·03193	·03450	63
·04174	·04051	7838	334	·04261	·03754	64
·04598	·04290	6860	289	·04213	·04059	65
·04825	·04509	6117·5	260	·04250	·04363	66
·04414	·04749	5541·5	265	·04782	·04678	67
·05040	·05047	4993	251	·05027	·05023	68
·04800	·05443	4563	223	·04887	·05418	69
·06359	·05941	4204·5	262	·06231	·05874	70
·06524	·06549	3877	250	·06448	·06404	71
·06495	·07240	3509·5	238	·06781	·07009	72
·07767	·08006	3224·5	239	·07411	·07683	73
·10114	·08833	2866	241	·08409	·08424	74
·10052	·09732	2544·5	253	·09941	·09217	75
·11009	·10692	2217·5	215	·09694	·10046	76
·10577	·11729	1893	212	·11199	·10913	77
·11255	·12802	1546	169	·10932	·11833	78
·14060	·13890	1312	172	·13110	·12805	79
·16432	·14962	1042	148	·14203	·13830	80
·17222	·16035	864	130	·15046	·14902	81
·17857	·17100	707	115	·16266	·15995	82
·15238	·18179	573	87	·15183	·17067	83
·20000	·19242	468·5	83	·17716	·18056	84
·26389	·20298	389·5	83	·21309	·18934	85
·13889	·21295	257	57	·22179	·19709	86
·13043	·22200	182	33	·18132	·20412	87
·04762	·22969	119	24	·20168	·21074	88
·40909	·23644	88	20	·22727	·21782	89
·25000	·24253	60	14	·23334	·22614	90
·25000	·24883	43	9	·20930	·23616	91
·00000	·25605	25	5	·20000	·24802	92
·33333	·26551	16	3	·18750	·26191	93
·25000	·27968	11	2	·18182	·27851	94
...	·29958	3	...	·00000	·29958	95
1·00000	·32812	4	1	·25000	·32812	96
·00000	·36869	2	1	·50000	·36869	97
...	·42749	...	...	...	·42749	98
1·00000	·53530	1	1	1·00000	·53530	99
...	1·00000	...	...	...	1·00000	100
...	...	1,465,653·5	15,569	...	...	

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART II.—Experience of Area 2.

Age.	Area 2.—Rural.				Area 2.—Urban.	
	Years of Life Exposed to Risk of Death. (1)	Deaths. (2)	Unadjusted Rate of Mortality. (3)	Adjusted Rate of Mortality. (4)	Years of Life Exposed to Risk of Death (5)	Deaths. (6)
15	19	...	·00000	...	40	...
16	288·5	1	·00346	·00328	624	...
17	868	6	·00691	·00343	1873·5	5
18	1787·5	7	·00391	·00353	3686	9
19	2840·5	8	·00282	·00359	5576·5	16
20	3568	12	·00336	·00362	7126	21
21	4110	15	·00365	·00364	8605	40
22	4497	13	·00289	·00365	9813·5	40
23	4698	25	·00532	·00370	10498·5	40
24	4836·5	16	·00331	·00379	10852	47
25	4916·5	14	·00285	·00390	10900	40
26	4924·5	22	·00447	·00403	10976	38
27	4818	24	·00498	·00419	10745·5	34
28	4750·5	19	·00400	·00442	10562·5	59
29	4611	24	·00521	·00469	10462·5	62
30	4544	24	·00528	·00501	10337	63
31	4459·5	17	·00381	·00535	10049·5	60
32	4380·5	25	·00571	·00569	9864	48
33	4332	31	·00716	·00600	9659	63
34	4240	25	·00590	·00630	9151	74
35	4073	31	·00761	·00660	8756·5	56
36	3951	31	·00785	·00695	8399	79
37	3904·5	24	·00615	·00738	8200	69
38	3815	26	·00682	·00789	7930	61
39	3763·5	27	·00718	·00848	7859	85
40	3721·5	38	·01021	·00911	7726	92
41	3663	39	·01064	·00975	7578	83
42	3546	38	·01072	·01037	7315·5	79
43	3427	41	·01196	·01095	7202·5	90
44	3253	39	·01199	·01150	6907·5	116
45	3110·5	33	·01061	·01208	6519	84
46	3016	34	·01127	·01272	6236	103
47	2899	38	·01311	·01347	6086	87
48	2852	48	·01683	·01439	5904·5	99
49	2800	40	·01429	·01549	5747	91
50	2701	46	·01703	·01669	5559	111
51	2581·5	46	·01782	·01794	5409·5	86
52	2544·5	45	·01769	·01914	5274·5	123
53	2509	57	·02273	·02025	5080	122
54	2401·5	50	·02082	·02126	4896·5	114
55	2351	47	·01999	·02228	4751·5	136
56	2254·5	64	·02839	·02340	4558·5	131
57	2121	51	·02405	·02492	4345	141
58	1909	44	·02305	·02700	4114	149
59	1824·5	46	·02521	·02978	3899·5	158

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART II.—Experience of Area 2.

Area 2.—Urban.		Area 2.—Rural and Urban Combined.				
Unadjusted Rate of Mortality. (7)	Adjusted Rate of Mortality. (8)	Years of Life Exposed to Risk of Death. (9)	Deaths. (10)	Unadjusted Rate of Mortality. (11)	Adjusted Rate of Mortality. (12)	Age.
·00000	...	59	...	·00000	...	15
·00000	·00214	912·5	1	·00110	·00256	16
·00267	·00236	2741·5	11	·00401	·00274	17
·00244	·00265	5473·5	16	·00292	·00294	18
·00287	·00296	8417	24	·00285	·00316	19
·00295	·00326	10694	33	·00309	·00336	20
·00465	·00351	12715	55	·00433	·00352	21
·00408	·00369	14310·5	53	·00370	·00366	22
·00381	·00382	15196·5	65	·00428	·00378	23
·00433	·00393	15688·5	63	·00402	·00388	24
·00367	·00406	15816·5	54	·00341	·00400	25
·00346	·00423	15900·5	60	·00377	·00416	26
·00316	·00447	15563·5	58	·00373	·00436	27
·00559	·00477	15313	78	·00509	·00461	28
·00593	·00512	15073·5	86	·00571	·00490	29
·00609	·00549	14881	87	·00585	·00523	30
·00597	·00587	14509	77	·00531	·00558	31
·00486	·00625	14244·5	73	·00512	·00595	32
·00652	·00664	13991	94	·00672	·00633	33
·00809	·00706	13391	99	·00739	·00673	34
·00640	·00753	12829·5	87	·00678	·00718	35
·00940	·00805	12350	110	·00891	·00768	36
·00841	·00864	12104·5	93	·00768	·00824	37
·00769	·00928	11745	87	·00741	·00886	38
·01081	·00998	11622·5	112	·00964	·00953	39
·01191	·01071	11447·5	130	·01136	·01022	40
·01095	·01149	11241	122	·01085	·01095	41
·01080	·01226	10861·5	117	·01077	·01166	42
·01249	·01301	10629·5	131	·01232	·01235	43
·01680	·01368	10160·5	155	·01526	·01298	44
·01288	·01433	9629·5	117	·01207	·01361	45
·01651	·01493	9252	137	·01481	·01422	46
·01430	·01556	8985	125	·01391	·01490	47
·01676	·01626	8756·5	147	·01679	·01567	48
·01583	·01713	8547	131	·01533	·01661	49
·01996	·01819	8260	157	·01901	·01771	50
·01590	·01953	7991	132	·01652	·01901	51
·02332	·02111	7819	168	·02149	·02046	52
·02402	·02297	7589	179	·02359	·02208	53
·02329	·02507	7298	164	·02247	·02384	54
·02862	·02738	7102·5	183	·02576	·02575	55
·02874	·02986	6813	195	·02862	·02781	56
·03245	·03251	6466	192	·02969	·03012	57
·03622	·03530	6023	193	·03204	·03270	58
·04052	·03823	5724	204	·03564	·03559	59

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART II.—Experience of Area 2.—*continued.*

Age.	Area 2.—Rural.				Area 2.—Urban.	
	Years of Life Exposed to Risk of Death. (1)	Deaths. (2)	Unadjusted Rate of Mortality. (3)	Adjusted Rate of Mortality. (4)	Years of Life Exposed to Risk of Death. (5)	Deaths. (6)
60	1733·5	66	·03809	·03328	3585	138
61	1585	49	·03091	·03749	3266	141
62	1446·5	67	·04630	·04207	2954	156
63	1366	64	·04686	·04677	2633·5	129
64	1240·5	65	·05242	·05132	2336	125
65	1120·5	68	·06066	·05569	2109	136
66	1020·5	61	·05980	·05996	1898·5	113
67	917·5	58	·06322	·06447	1707	122
68	804·5	53	·06588	·06933	1474	107
69	757	66	·08718	·07471	1391	120
70	721·5	47	·06515	·08051	1277·5	130
71	682	53	·07771	·08668	1174·5	106
72	633	69	·10901	·09311	1111	87
73	576	58	·10070	·09999	1114·5	115
74	517·5	58	·11208	·10735	1002·5	132
75	434·5	50	·11507	·11540	867·5	115
76	384	36	·09375	·12424	743·5	112
77	330·5	46	·13918	·13395	662	101
78	270	42	·15556	·14457	548	107
79	209·5	39	·18616	·15621	440	65
80	169	26	·15384	·16893	380	77
81	143·5	28	·19512	·18235	322	65
82	107	17	·15888	·19599	264·5	67
83	89	21	·23596	·20849	195	48
84	73	14	·19178	·22204	135·5	30
85	62	16	·25807	·23540	91	20
86	48	14	·29167	·24876	72	22
87	35	8	·22857	·26553	44	10
88	24	5	·20833	·28945	29	7
89	18	5	·27778	·31681	19	6
90	10	2	·20000	·34829	16	9
91	8	3	·37500	·38396	9	[illegible]
92	3	2	·66667	·42390	7	4
93	1	1	1·00000	·47003	3	1
94	...	...	...	·52571	4	2
95	...	...	...	·59619	[illegible]	1
96	...	...	...	·68691	1	...
97	1	...	·00000	·80338	1	1
98	1	...	·00000	1·00000	...	...
99	1	...	·00000	...	...	...
100	1	1	1·00000	...	...	...
Total.	166,026·5	2,629	...	...	351,546·5	6,033

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART II.—Experience of Area 2.—*continued.*

Area 2.—Urban.		Area 2.—Rural and Urban Combined.				Age.
Unadjusted Rate of Mortality. (7)	Adjusted Rate of Mortality. (8)	Years of Life Exposed to Risk of Death. (9)	Deaths. (10)	Unadjusted Rate of Mortality. (11)	Adjusted Rate of Mortality. 12)	
·03850	·04128	5318·5	204	·03835	·03877	60
·04317	·04444	4851	190	·03917	·04224	61
·05281	·04786	4400·5	223	·05067	·04603	62
·04899	·05161	3999·5	193	·04825	·05014	63
·05351	·05567	3576·5	190	·05313	·05448	64
·06449	·06000	3229·5	204	·06316	·05897	65
·05950	·06460	2919	174	·05961	·06362	66
·07150	·06940	2624·5	180	·06857	·06838	67
·07259	·07445	2278·5	160	·07021	·07324	68
·08628	·07996	2148	186	·08659	·07837	69
·10176	·08615	1999	177	·08854	·08405	70
·09025	·09332	1856·5	159	·08562	·09055	71
·07831	·10150	1744	156	·08945	·09795	72
·10319	·11071	1690·5	173	·10231	·10635	73
·13167	·12097	1520	190	·12500	·11585	74
·13257	·13245	1302	165	·12673	·12663	75
·15064	·14487	1127·5	148	·13120	·13828	76
·15257	·15808	992·5	147	·14804	·15063	77
·19525	·17165	818	149	·18215	·16364	78
·14773	·18533	649·5	104	·16000	·17711	79
·20263	·19879	549	103	·18762	·18991	80
·20186	·21153	465·5	93	·19978	·20139	81
·25330	·22305	371·5	84	·22611	·21105	82
·24616	23340	284	69	·24296	·21949	83
·22140	·24290	208·5	44	·21103	·22750	84
·21978	·25206	153	36	·23529	·23682	85
·30556	·26235	120	36	·30000	·24926	86
·22727	·27212	79	18	·22785	·26681	87
·24138	·28945	53	12	·22641	·28945	88
·31579	·31681	37	11	·29730	·31681	89
·56250	·34829	26	11	·42308	·34829	90
·22222	·38396	17	5	·29412	·38396	91
·57143	·42390	10	6	·60000	·42390	92
·33333	·47003	4	2	·50000	·47003	93
·50000	·52571	4	2	·50000	·52571	94
·50000	·59619	2	1	·50000	·59619	95
·00000	·68691	1	...	·00000	·68691	96
1·00000	·80338	2	1	·50000	·80338	97
...	1·00000	1	...	·00000	1·00000	98
...	...	1	...	·00000	...	99
...	...	1	1	1·00000	...	100
...	...	517,573	8,662	...	...	

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART III.—Experience of Area 3.

Age.	Area 3.—Rural.				Area 3.—Urban.	
	Years of Life Exposed to Risk of Death. (1)	Deaths. (2)	Unadjusted Rate of Mortality. (3)	Adjusted Rate of Mortality. (4)	Years of Life Exposed to Risk of Death. (5)	Deaths. (6)
15	52	...	·00000	..	81·5	...
16	1522	3	·00197	·00220	1782	2
17	4247·5	9	·00212	·00241	5012	10
18	8236·5	17	·00206	·00266	9655·5	17
19	12056·5	42	·00348	·00295	14484·5	52
20	14049·5	50	·00356	·00323	17661·5	67
21	15244	51	·00335	·00348	20203	67
22	15776	62	·00393	·00368	21743	101
23	16008·5	68	·00425	·00382	22859·5	106
24	15937	56	·00351	·00390	23540·5	103
25	15669	62	·00396	·00396	23840·5	133
26	15340·5	64	·00417	·00402	23736	114
27	14998	54	·00360	·00412	23554	104
28	14700·5	70	·00476	·00427	23302	132
29	14434·5	62	·00430	·00447	22955	117
30	14089	54	·00383	·00471	22594	127
31	13656	68	·00498	·00498	21889	124
32	13094	77	·00588	·00525	21354	119
33	12822·5	73	·00569	·00552	20770·5	127
34	12360·5	81	·00655	·00578	20046·5	126
35	12060·5	63	·00522	·00605	19023	147
36	11743·5	68	·00579	·00632	18121·5	127
37	11424·5	77	·00674	·00660	17274	128
38	10927·5	80	·00732	·00690	16451	116
39	10657·5	79	·00741	·00724	15837·5	131
40	10291	74	·00719	·00762	15165	156
41	9987	84	·00841	·00804	14495	142
42	9674	78	·00806	·00852	13777·5	112
43	9352	97	·01037	·00903	13369·5	140
44	8910·5	71	·00797	·00957	12862·5	172
45	8554·5	81	·00947	·01011	12320	145
46	8187	90	·01099	·01067	11783	125
47	7847·5	109	·01389	·01124	11410·5	152
48	7612	83	·01090	·01193	10952	124
49	7367·5	99	·01344	·01275	10584	160
50	7139	84	·01177	·01376	10170	158
51	6981·5	100	·01432	·01496	9795·5	167
52	6780·5	99	·01460	·01634	9370·5	180
53	6583	130	·01974	·01780	8981·5	177
54	6333	131	·02068	·01927	8499·5	169
55	6016·5	121	·02011	·02065	7982	189
56	5605·5	135	·02408	·02198	7497	177
57	5300	127	·02396	·02325	7039·5	213
58	4888·5	100	·02046	·02464	6366·5	172
59	4631·5	128	·02764	·02625	5907	175

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART III.—Experience of Area 3.

Area 3.—Urban.		Area 3.—Rural and Urban Combined.				Age.
Unadjusted Rate of Mortality. (7)	Adjusted Rate of Mortality. (8)	Years of Life Exposed to Risk of Death. (9)	Deaths. (10)	Unadjusted Rate of Mortality. (11)	Adjusted Rate of Mortality. (12)	
·00000	...	133·5	...	·00000	...	15
·00112	·00234	3304	5	·00151	·00230	16
·00200	·00266	9259·5	19	·00205	·00258	17
·00176	·00298	17892	34	·00190	·00288	18
·00359	·00330	26541	94	·00354	·00321	19
·00379	·00362	31711	117	·00369	·00352	20
·00332	·00392	35447	118	·00333	·00380	21
·00465	·00420	37519	163	·00434	·00404	22
·00464	·00446	38868	174	·00448	·00423	23
·00437	·00468	39477·5	159	·00403	·00438	24
·00558	·00485	39509·5	195	·00494	·00450	25
·00480	·00498	39076·5	178	·00456	·00461	26
·00442	·00508	38552	158	·00410	·00471	27
·00567	·00519	38002·5	202	·00532	·00482	28
·00509	·00533	37389·5	179	·00479	·00497	29
·00562	·00550	36683	181	·00493	·00516	30
·00566	·00568	35545	192	·00540	·00537	31
·00557	·00590	34448	196	·00569	·00561	32
·00611	·00612	33593	200	·00595	·00588	33
·00628	·00635	32407	207	·00639	·00616	34
·00773	·00660	31083·5	210	·00676	·00646	35
·00701	·00693	29865	195	·00653	·00678	36
·00741	·00733	28698·5	205	·00714	·00713	37
·00560	·00783	27378·5	196	·00716	·00752	38
·00827	·00841	26495	210	·00793	·00794	39
·01029	·00905	25456	230	·00904	·00840	40
·00977	·00970	24482	226	·00923	·00889	41
·01023	·01030	23451·5	190	·00810	·00939	42
·01047	·01081	22721·5	237	·01043	·00989	43
·01338	·01125	21773	243	·01116	·01039	44
·01177	·01167	20874·5	226	·01083	·01090	45
·01061	·01213	19970	215	·01076	·01146	46
·01332	·01269	19258	261	·01355	·01208	47
·01132	·01343	18564	207	·01115	·01283	48
·01512	·01436	17951·5	259	·01443	·01373	49
·01554	·01549	17309	242	·01398	·01482	50
·01704	·01677	16777	267	·01592	·01606	51
·01922	·01820	16151	279	·01727	·01746	52
·01971	·01974	15564·5	307	·01972	·01894	53
·01988	·02139	14832·5	300	·02023	·02048	54
·02368	·02309	13998·5	310	·02214	·02202	55
·02361	·02487	13102·5	312	·02381	·02356	56
·03026	·02673	12339·5	340	·02755	·02514	57
·02702	·02874	11255	272	·02417	·02688	58
·02962	·03086	10538·5	303	·02875	·02879	59

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART III.—Experience of Area 3.—*continued.*

Age.	Area 3.—Rural.				Area 3.—Urban	
	Years of Life Exposed to Risk of Death. (1)	Deaths. (2)	Unadjusted Rate of Mortality. (3)	Adjusted Rate of Mortality. (4)	Years of Life Exposed to Risk of Death. (5)	Deaths. (6)
60	4267	123	·02882	·02834	5506	195
61	4016	113	·02815	·03098	5085·5	183
62	3653·5	119	·03256	·03415	4625	161
63	3319·5	142	·04279	·03782	4229	180
64	2934·5	112	·03816	·04192	3786	162
65	2661·5	119	·04471	·04637	3338	184
66	2395·5	130	·05425	·05103	2833	130
67	2178·5	126	·05782	·05585	2527·5	151
68	1918·5	119	·06201	·06076	2218·5	117
69	1795	112	·06238	·06573	2033	145
70	1621·5	109	·06720	·07071	1808·5	147
71	1499·5	117	·07803	·07573	1662·5	127
72	1365	123	·09012	·08103	1505·5	140
73	1289·5	113	·08760	·08692	1398	127
74	1120·5	98	·08750	·09358	1241	132
75	990	94	·09495	·10139	1110·5	116
76	919	103	·11208	·11034	994·5	135
77	790	94	·11899	·12021	845	92
78	656	88	·13415	·13034	717·5	104
79	567	75	·13228	·14055	586·5	83
80	470·5	81	·17216	·15099	474	83
81	371	58	·15634	·16250	383·5	83
82	283	54	·19081	·17607	288·5	45
83	214	40	·18692	·19269	253	41
84	167	32	·19162	·21153	191·5	51
85	132	27	·20455	·22928	136·5	34
86	97	22	·22680	·24549	88	21
87	76	32	·42106	·26116	59	8
88	44	9	·20455	·27646	38	13
89	30	9	·30000	·29125	19	6
90	15	6	·40000	·30724	12	3
91	9	4	·44445	·32754	7	...
92	4	1	·25000	·35656	9	3
93	3	2	·66667	·39875	6	2
94	4	2	·49988	·46065	3	...
95	2	1	·50000	·54714	2	1
96	2	1	·50000	·67053	...	...
97	1	1	1·00000	·81825	...	...
98	...	...	...	1·00000	...	...
99	...	...	...	...	...	...
100	...	...	...	...	...	...
Total.	491,031·5	6,022	...	...	706,120·5	8,808

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART III.—Experience of Area 3.—*continued.*

Area 3.—Urban.		Area 3.—Rural and Urban Combined.				Age.
Unadjusted Rate of Mortality. (7)	Adjusted Rate of Mortality. (8)	Years of Life Exposed to Risk of Death. (9)	Deaths. (10)	Unadjusted Rate of Mortality. (11)	Adjusted Rate of Mortality. (12)	
·03541	·03313	9773	318	·03254	·03102	60
·03598	·03553	9101·5	296	·03252	·03357	61
·03481	·03816	8278·5	280	·03382	·03650	62
·04257	·04100	7548·5	322	·04266	·03977	63
·04279	·04421	6720·5	274	·04077	·04346	64
·05513	·04786	5999·5	303	·05050	·04751	65
·04587	·05203	5228·5	260	·04973	·05189	66
·05975	·05674	4706	277	·05886	·05654	67
·05273	·06202	4137	236	·05704	·06140	68
·07134	·06782	3828	257	·06714	·06648	69
·08130	·07401	3430	256	·07464	·07170	70
·07637	·08056	3162	244	·07717	·07715	71
·09303	·08724	2870·5	263	·09161	·08293	72
·09082	·09425	2687·5	240	·08932	·08947	73
·10637	·10166	2361·5	230	·09738	·09678	74
·10446	·10983	2100·5	210	·10000	·10513	75
·13575	·11891	1913·5	238	·12435	·11447	76
·10888	·12935	1635	186	·11376	·12480	77
·14495	·14103	1373·5	192	·13979	·13565	78
·14152	·15399	1153·5	158	·13697	·14707	79
·17511	·16773	944·5	164	·17364	·15872	80
·21643	·18150	754·5	141	·18688	·17100	81
·15598	·19417	571·5	99	·17323	·18411	82
·16205	·20492	467	81	·17345	·19821	83
·26632	·21628	358·5	83	·23152	·21327	84
·24909	·22928	268·5	61	·22719	·22928	85
·23864	·24549	185	43	·23243	·24549	86
·13559	·26116	135	40	·29630	·26116	87
·34211	·27646	82	22	·26829	·27646	88
·31579	·29125	49	15	·30612	·29125	89
·25000	·30724	27	9	·33333	·30724	90
·00000	·32754	16	4	·25000	·32754	91
·33333	·35656	13	4	·30769	·35656	92
·33333	·39875	9	4	·44445	·39875	93
·00000	·46065	7	2	·28571	·46065	94
1·00000	·54714	4	3	·75000	·54714	95
...	·67053	2	1	·50000	·67053	96
...	·81825	1	1	1·00000	·81825	97
...	1·00000	...	...	...	1·00000	98
	...	...	...	...	...	99
...	...	...	...	...	...	100
...	...	1,197,152	14,830	...	...	

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART IV.—Experience of all Areas.

Age.	All Areas.—Rural.				All Areas.—Urban.	
	Years of Life Exposed to Risk of Death. (1)	Deaths. (2)	Unadjusted Rate of Mortality. (3)	Adjusted Rate of Mortality. (4)	Years of Life Exposed to Rate of Death. (5)	Deaths. (6)
15	235	...	·00000	...	142·5	...
16	4610	6	·00130	·00196	2945·5	[illegible]
17	13641·5	31	·00227	·00220	8840·5	18
18	28915·5	64	·00221	·00244	18439·5	38
19	43767	114	·00260	·00268	28231	95
20	51102	168	·00329	·00294	34482·5	119
21	55214·5	174	·00315	·00320	39389	144
22	56966	200	·00351	·00345	42715·5	189
23	57885·5	232	·00401	·00366	44969·5	182
24	57346	207	·00361	·00385	46078·5	200
25	56571	226	·00400	·00400	46445·5	230
26	55652	222	·00399	·00414	46291·5	209
27	54455·5	237	·00435	·00428	45818·5	190
28	53428	243	·00455	·00443	45047·5	263
29	52788·5	245	·00464	·00459	44533	237
30	51848·5	226	·00436	·00477	43916	259
31	50342·5	262	·00520	·00497	42683·5	243
32	48733	256	·00525	·00519	41665	209
33	47734·5	249	·00522	·00541	40719·5	243
34	46040	278	·00604	·00565	39221	256
35	44394	246	·00554	·00589	37372	278
36	42930	277	·00645	·00616	35787	264
37	41445·5	263	·00635	·00645	34420·5	259
38	39576	264	·00667	·00677	32924	250
39	38302	278	·00726	·00711	31811·5	270
40	37174·5	266	·00716	·00749	30835	313
41	35912·5	284	·00791	·00790	29629	309
42	34661·5	288	·00831	·00834	28335·5	269
43	33424·5	323	·00967	·00882	27505·5	308
44	32322·5	292	·00903	·00933	26561·5	358
45	30844	273	·00885	·00986	25259	288
46	29512·5	315	·01068	·01042	24177·5	281
47	28448·5	337	·01184	·01103	23461	302
48	27623·5	335	·01213	·01172	22618	289
49	26655·5	324	·01215	·01251	21750	318
50	25634·5	332	·01295	·01343	21009·5	336
51	24668·5	358	·01452	·01446	20311·5	334
52	23668	327	·01381	·01560	19543·5	394
53	22777·5	408	·01792	·01679	18812	375
54	21621	412	·01905	·01799	17998·5	373
55	20574·5	408	·01984	·01919	17086·5	415
56	19276·5	405	·02101	·02039	16152·5	384
57	18311·5	401	·02190	·02167	15233	429
58	16791	370	·02204	·02314	14075·5	413
59	15803·5	393	·02487	·02492	13105	407

TABLE C —*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART IV.—Experience of all Areas.

All Areas.—Urban.		All Areas.—Rural and Urban Combined.				
Unadjusted Rate of Mortality. (7)	Adjusted Rate of Mortality. (8)	Years of Life Exposed to Risk of Death. (9)	Deaths. (10)	Unadjusted Rate of Mortality. (11)	Adjusted Rate of Mortality. (12)	Age.
·00000	...	3775	...	·00000	...	15
·00068	·00216	7555·5	8	·00106	·00202	16
·00204	·00237	22482	49	·00218	·00230	17
·00206	·00265	47355	102	·00215	·00258	18
·00337	·00298	71998	209	·00290	·00286	19
·00345	·00332	85584·5	287	·00335	·00314	20
·00366	·00365	94603·5	318	·00336	·00342	21
·00443	·00395	99681·5	389	·00390	·00367	22
·00405	·00420	102855	414	·00402	·00390	23
·00434	·00441	103424·5	407	·00394	·00410	24
·00495	·00460	103016·5	456	·00443	·00428	25
·00451	·00477	101943·5	431	·00423	·00443	26
·00415	·00493	100274	427	·00426	·00457	27
·00584	·00509	98475·5	506	·00514	·00472	28
·00532	·00527	97321·5	482	·00495	·00489	29
·00590	·00545	95764·5	485	·00506	·00507	30
·00569	·00565	93026	505	·00543	·00527	31
·00502	·00588	90398	465	·00514	·00549	32
·00597	·00615	88454	492	·00556	·00574	33
·00653	·00646	85261	534	·00626	·00601	34
·00744	·00682	81766	524	·00641	·00630	35
·00738	·00724	78717	541	·00687	·00664	36
·00752	·00773	75866	522	·00688	·00702	37
·00759	·00827	72500	514	·00709	·00743	38
·00849	·00884	70113·5	548	·00782	·00788	39
·01015	·00943	68009·5	579	·00851	·00835	40
·01043	·01001	65541·5	593	·00905	·00883	41
·00949	·01054	62997	557	·00884	·00932	42
·01120	·01101	60930	631	·01036	·00980	43
·01348	·01144	58884	650	·01104	·01028	44
·01140	·01187	56103	561	·01000	·01078	45
·01162	·01235	53690	596	·01110	·01132	46
·01287	·01294	51909·5	639	·01231	·01193	47
·01277	·01370	50241·5	624	·01242	·01266	48
·01462	·01464	48405·5	642	·01326	·01353	49
·01599	·01577	46644	668	·01432	·01455	50
·01644	·01705	44980	692	·01538	·01570	51
·02017	·01846	43211·5	721	·01669	·01696	52
·01994	·01997	41589·5	783	·01883	·01829	53
·02072	·02158	39619·5	785	·01981	·01966	54
·02429	·02327	37661	823	·02185	·02106	55
·02378	·02509	35429	789	·02227	·02253	56
·02818	·02707	33544·5	830	·02474	·02412	57
·02934	·02928	30866·5	783	·02537	·02591	58
·03105	·03171	28908·5	800	·02767	·02798	59

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART IV.—Experience of all Areas.—*continued.*

Age.	All Areas.—Rural.				All Areas.—Urban.	
	Years of Life Exposed to Risk of Death. (1)	Deaths. (2)	Unadjusted Rate of Mortality. (3)	Adjusted Rate of Mortality. (4)	Years of Life Exposed to Risk of Death (5)	Deaths. (6)
60	14760·5	401	·02716	·02714	12127	418
61	13514	373	·02762	·02984	11142·5	407
62	12370·5	404	·03267	·03294	10108	414
63	11227·5	402	·03580	·03636	9120	394
64	10000	427	·04270	·04000	8135	371
65	8837·5	393	·04446	·04377	7251·5	403
66	7958	375	·04712	·04763	6307	319
67	7233	387	·05351	·05160	5639	335
68	6465·5	360	·05569	·05575	4943	287
69	5990	347	·05793	·06016	4549	319
70	5572·5	356	·06387	·06491	4061	339
71	5154	361	·07004	·07007	3741·5	292
72	4707	378	·08032	·07579	3417	279
73	4369	354	·08102	·08216	3233·5	298
74	3891	335	·08610	·08929	2856·5	326
75	3392	339	·09993	·09716	2555	289
76	3030	300	·09902	·10567	2228·5	301
77	2597·5	308	·11857	·11458	1923	237
78	2125·5	260	·12232	·12391	1612	250
79	1804	246	·13636	·13381	1311	188
80	1468·5	220	·14981	·14450	1067	195
81	1198·5	185	·15436	·15598	885·5	179
82	957	161	·16824	·16824	693	137
83	771	132	·17121	·18089	553	105
84	623·5	112	·17963	·19353	412	98
85	511·5	107	·20918	·20571	299·5	73
86	366	88	·24044	·21739	196	48
87	270	70	·25926	·22868	126	21
88	166	37	·22289	·24004	88	21
89	114	25	·21930	·25151	60	21
90	77	20	·25974	·26322	36	14
91	52	14	·26923	·27528	24	4
92	24	8	·33333	·28776	24	7
93	14	4	·28571	·30062	15	5
94	11	3	·27273	·31473	11	3
95	5	1	·20000	·33266	4	3
96	5	1	·20000	·35648	2	1
97	3	2	·66667	·39364	2	1
98	1	...	·00000	·45084	1	...
99	1	...	·00000	·53530	...	1
100	1	1	1·00000	1·00000	...	...
Total	1,761,269	20,116	...	...	1,419,109·5	18,945

TABLE C.—*continued.*

MORTALITY EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART IV.—Experience of all Areas.—*continued.*

All Areas.—Urban.		All Areas.—Rural and Urban Combined.				Age.
Unadjusted Rate of Mortality. (7)	Adjusted Rate of Mortality. (8)	Years of Life Exposed to Risk of Death. (9)	Deaths. (10)	Unadjusted Rate of Mortality. (11)	Adjusted Rate of Mortality. (12)	
·03446	·03435	26887·5	819	·03046	·03039	60
·03655	·03714	24656·5	780	·03163	·03313	61
·04096	·04013	22478·5	818	·03639	·03618	62
·04320	·04331	20347·5	796	·03912	·03950	63
·04560	·04670	18135	798	·04400	·04303	64
·05558	·05032	16089	796	·04947	·04672	65
·05058	·05423	14265	694	·04865	·05057	66
·05940	·05850	12872	722	·05609	·05464	67
·05806	·06321	11408·5	647	·05671	·05899	68
·07011	·06851	10539	666	·06319	·06374	69
·08349	·07446	9633·5	695	·07214	·06898	70
·07803	·08117	8895·5	653	·07341	·07479	71
·08164	·08850	8124	657	·08087	·08118	72
·09217	·09660	7602·5	652	·08576	·08829	73
·11413	·10540	6747·5	661	·09796	·09615	74
·11311	·11505	5947	628	·10560	·10481	75
·13507	·12540	5258·5	601	·11429	·11414	76
·12325	·13670	4520·5	545	·12056	·12414	77
·15509	·14877	3737·5	510	·13646	·13473	78
·14340	·16176	3115	434	·13933	·14582	79
·18276	·17496	2535·5	415	·16368	·15726	80
·20214	·18798	2084	364	·17466	·16890	81
·19769	·19999	1650	298	·18061	·18054	82
·18987	·21062	1324	237	·17900	·19202	83
·23786	·21934	1035·5	210	·20280	·20316	84
·24374	·22692	811	180	·22195	·21412	85
·24490	·23395	562	136	·24199	·22510	86
·16667	·24152	396	91	·22979	·23638	87
·23864	·25010	254	58	·22835	·24788	88
·35000	·26104	174	46	·26437	·25952	89
·38889	·27294	113	34	·30088	·27116	90
·16667	·28457	76	18	·23684	·28258	91
·29167	·29611	48	15	·31250	·29356	92
·33333	·30754	29	9	·31034	·30450	93
·27273	·31884	22	6	·27273	·31668	94
·75000	·33266	9	4	·44445	·33266	95
·50000	·35648	7	[illegible]	·28571	·35648	96
·50000	·39364	5	3	·60000	·39364	97
·00000	·45084	2	...	·00000	·45084	98
·00000	·53530	1	1	1·00000	·53530	99
...	1·00000	1	1	1·00000	1·00000	100
...	...	3,180,378·5	39,061	...	...	

Table D.

Sickness Experience 1893–97 (In Occupation Groups).

PART I. (*a.*)—Experience of Group A. H. J. (All Occupations not included in Groups B. to G.).

Age.	Years of Life Exposed to Risk of Sickness.	Number of Sickness Claims.			
		First Two Years of Sickness.	Remainder of Sickness after Two Years.	All Sickness.	First Three Months of Sickness.
	(1)	(2)	(3)	(4)	(5)
15	16	8	...	8	18
16	675	489	...	489	1247
17	9113·5	2479	...	2479	6845
18	20866	5927	...	5927	16454
19	46161	11098	2	11098	31578
20	57009·5	13780	8	13782	39776
21	64765	14946	14	14951	43215
22	69741·5	15352	33	15362	45000
23	72762	15798	53	15826	46286
24	73664	15866	71	15908	46830
25	74389·5	15758	88	15808	47296
26	74138	15886	95	15956	47222
27	73370·5	15618	93	15681	46735
28	72285	15343	111	15418	45929
29	71501·5	15218	111	15292	45714
30	70903	15051	121	15148	45742
31	69389·5	14866	129	14952	46185
32	67639·5	14507	133	14600	45034
33	66397·5	14212	160	14321	44661
34	64043·5	13629	172	13757	42848
35	61632·5	13108	197	13261	42432
36	59473	12701	179	12844	41436
37	57380·5	12406	198	12554	40518
38	54741·5	11777	206	11933	39411
39	52911	11642	239	11825	39767
40	51478	11434	259	11636	39323
41	49835·5	11378	298	11602	39613
42	48199	10929	285	11169	38737
43	46818·5	10737	306	10982	38413
44	45418	10563	335	10827	38105
45	43483	10168	337	10437	37115
46	41654·5	9828	349	10111	36675
47	40328·5	9749	377	10059	36521
48	39107	9481	386	9792	35735
49	37723·5	9441	423	9776	36304
50	36510	9194	440	9550	37251
51	35237·5	9082	492	9487	35873
52	33876·5	8827	574	9278	36023
53	32727·5	8673	631	9205	36218
54	31190·5	8362	662	8894	34181

TABLE D.

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART I. (*a.*)—Experience of Group A. H. J. (All Occupations not included in Groups B. to G.).

Number of Weeks of Sickness-Claim.					Age.
Second Three Months of Sickness. (6)	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	
...	...	...	...	18	15
35	...	...	...	1282	16
424	159	4	...	7433	17
1112	443	85		18094	18
2609	1210	329	5	35732	19
3869	2175	963	150	46934	20
4751	2638	1344	358	52307	21
5396	3268	1749	1052	56464	22
5609	4031	2268	1782	59976	23
5994	3615	2793	2415	61646	24
6469	4069	2559	3071	63465	25
5855	3971	2552	3521	63121	26
6538	4935	2996	3430	64634	27
6092	4144	3105	4046	63315	28
6478	4603	2759	4072	63626	29
6696	4489	3381	4732	65041	30
6639	4799	3425	5003	66051	31
6392	4668	3867	4929	64890	32
6476	5185	3874	6198	66396	33
6828	4583	3487	6846	64592	34
6697	4820	3355	8232	65536	35
7036	5343	3335	7467	64617	36
6725	5240	4226	7952	64660	37
6831	5273	4137	8695	64348	38
6961	5439	4088	10234	66489	39
7098	5634	4686	10964	67705	40
7445	5267	4704	12330	69359	41
7576	6411	4460	12094	69277	42
7932	6145	5141	13073	70703	43
7735	6466	5513	14029	71848	44
7835	6433	5046	14552	70981	45
7816	6664	5457	15283	71895	46
8180	6537	5486	16375	73099	47
8439	6808	5500	16937	73419	48
8485	7292	6629	18145	76855	49
8950	6855	5847	19430	78333	50
9478	8759	7003	21988	83101	51
9429	7952	8557	24426	86386	52
10157	8717	7413	27940	90444	53
10276	9914	9264	28620	92255	54

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART I. (*a.*)—Experience of Group A. H. J. (All Occupations not included in Groups B. to G.)—*continued.*

Age.	Years of Life Exposed to Risk of Sickness.	Number of Sickness Claims.			
		First Two Years of Sickness.	Remainder of Sickness after Two Years.	All Sickness.	First Three Months of Sickness.
	(1)	(2)	(3)	(4)	(5)
55	29664·5	8327	708	8911	35306
56	27969·5	7949	749	8579	34385
57	26461·5	7726	784	8364	33306
58	24377	7314	789	7964	32169
59	22872	6985	833	7641	30178
60	21318	6756	883	7452	30175
61	19625·5	6420	936	7155	29157
62	17833	5940	946	6698	26640
63	16178·5	5563	1007	6348	25945
64	14434·5	5073	1065	5923	23823
65	12822	4755	1080	5621	22025
66	11410	4284	1144	5215	20322
67	10292	3953	1184	4904	18397
68	9179·5	3615	1159	4577	17497
69	8569	3480	1245	4486	17051
70	7832	3222	1350	4329	15387
71	7305	2975	1436	4139	14070
72	6664	2723	1482	3946	12744
73	6224·5	2536	1552	3834	12175
74	5489·5	2221	1545	3525	10275
75	4842·5	1993	1509	3261	9404
76	4260·5	1765	1475	3008	8397
77	3644·5	1460	1387	2641	6604
78	2999·5	1201	1288	2297	5586
79	2502·5	946	1118	1936	4329
80	2012·5	777	999	1651	3398
81	1640·5	600	848	1359	2815
82	1298·5	450	742	1101	1891
83	1053	331	632	909	1618
84	810	256	504	722	1051
85	637	208	418	586	962
86	437	135	300	412	571
87	313	90	212	292	403
88	196·5	53	134	177	178
89	131	34	101	127	117
90	87·5	20	71	84	50
91	60	15	44	56	83
92	35·5	10	27	34	33
93	22	7	17	22	27
94	18	3	15	17	...
95	6·5	2	7	9	26
96	6	...	5	5	...
97	3·5	1	2	3	2
98	1·5	1	1	2	4
99	1	...	1	1	...
100	·5	1	...	1	14
Total.	2,352,099	567,487	42,301	602,309	2,002,856

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART I. (*a.*)—Experience of Group A. H. J. (All Occupations not included in Groups B. to G.)—*continued.*

Number of Weeks of Sickness-Claim.					
Second Three Months of Sickness. (6)	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	Age.
10023	9466	9724	31607	96126	55
10657	10040	9102	33591	97775	56
10973	11047	10369	34137	99833	57
10816	11107	11059	34704	99855	58
10622	11545	12580	35671	100597	59
10545	11041	12453	38090	102303	60
11070	12108	12446	39644	104424	61
10880	11812	13806	40775	103913	62
10534	12111	12966	43971	105526	63
10263	12037	15343	45262	106728	64
9700	11857	14411	47012	105005	65
9198	11777	14221	50480	105998	66
8798	10160	14450	51478	103283	67
9003	11000	13694	51029	102223	68
8674	11866	15143	54141	106875	69
8215	11585	16387	58791	110365	70
8248	11463	16341	62258	112380	71
7739	10842	16297	65353	112975	72
7344	10430	15338	68009	113296	73
6440	10217	14420	68168	109520	74
5906	8863	14061	66459	104693	75
5408	7999	13777	65140	100721	76
4669	7660	11211	61168	91312	77
3783	5260	10012	55671	80313	78
2998	5046	7434	50390	70196	79
2623	4043	6941	43149	60154	80
2027	3143	5152	37561	50697	81
1395	2044	4366	32288	41983	82
1292	1895	2841	28572	36218	83
668	1314	2271	22089	27394	84
736	987	1899	17905	22489	85
450	761	1286	12326	15395	86
326	483	639	9499	11350	87
130	334	621	5841	7104	88
116	193	333	4233	4992	89
59	135	317	2803	3364	90
61	77	154	1826	2202	91
36	67	125	1095	1356	92
23	34	76	700	859	93
3	27	25	681	736	94
26		...	325	377	95
...		...	206	206	96
...	...		45	47	97
...	...	...	52	56	98
...	...	...	30	30	99
1	...	...	...	15	100
477,821	468,830	505,478	1,834,601	5,289,586	

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART I. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per Annum deduced from the Foregoing Experience of Group A. H. J.

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First two Years of Sickness. (1)	Remainder of Sickness after two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second Six Months. (6)	Second Twelve Months. (7)	After two Years. (8)	All Periods. (9)
15, 16, 17	·3036	·0000	·3036	·8270	·0474	·0158	·0005	·0000	·8907
18	·2841	·0000	·2841	·7885	·0533	·0213	·0040	·0000	·8671
19	·2404	·0000	·2404	·6841	·0565	·0262	·0072	·0001	·7741
20	·2417	·0001	·2417	·6977	·0679	·0381	·0170	·0026	·8233
21	·2309	·0002	·2309	·6673	·0733	·0408	·0207	·0055	·8076
22	·2201	·0005	·2203	·6452	·0774	·0469	·0250	·0151	·8096
23	·2172	·0007	·2176	·6361	·0771	·0554	·0312	·0245	·8243
24	·2155	·0010	·2160	·6357	·0814	·0490	·0379	·0328	·8368
25	·2118	·0012	·2125	·6358	·0870	·0547	·0343	·0413	·8531
26	·2144	·0013	·2153	·6369	·0790	·0536	·0344	·0475	·8514
27	·2129	·0013	·2137	·6370	·0891	·0672	·0409	·0467	·8809
28	·2121	·0015	·2133	·6354	·0843	·0573	·0429	·0560	·8759
29	·2128	·0016	·2138	·6394	·0905	·0644	·0386	·0570	·8899
30	·2122	·0017	·2136	·6451	·0945	·0633	·0477	·0667	·9173
31	·2144	·0019	·2155	·6656	·0957	·0691	·0494	·0721	·9519
32	·2145	·0020	·2159	·6658	·0945	·0690	·0572	·0729	·9594
33	·2140	·0024	·2157	·6726	·0976	·0781	·0584	·0933	1·0000
34	·2128	·0027	·2148	·6690	·1067	·0715	·0545	·1069	1·0086
35	·2127	·0032	·2151	·6885	·1086	·0782	·0544	·1336	1·0633
36	·2135	·0030	·2159	·6967	·1183	·0899	·0561	·1255	1·0865
37	·2162	·0035	·2187	·7061	·1172	·0913	·0737	·1386	1·1269
38	·2152	·0038	·2179	·7200	·1248	·0963	·0756	·1588	1·1755
39	·2200	·0045	·2236	·7516	·1315	·1028	·0773	·1934	1·2566
40	·2220	·0050	·2261	·7639	·1379	·1094	·0910	·2130	1·3152
41	·2283	·0060	·2328	·7949	·1494	·1057	·0943	·2474	1·3917
42	·2268	·0059	·2317	·8037	·1571	·1331	·0925	·2509	1·4373
43	·2295	·0065	·2346	·8205	·1694	·1312	·1099	·2792	1·5102
44	·2326	·0074	·2384	·8390	·1703	·1423	·1214	·3089	1·5819
45	·2338	·0077	·2401	·8536	·1801	·1480	·1160	·3347	1·6324
46	·2359	·0084	·2427	·8804	·1876	·1601	·1310	·3669	1·7260
47	·2417	·0093	·2494	·9055	·2029	·1621	·1361	·4060	1·8126
48	·2424	·0099	·2503	·9138	·2158	·1741	·1406	·4331	1·8774
49	·2502	·0112	·2592	·9623	·2250	·1932	·1758	·4810	2·0373
50	·2519	·0121	·2616	1·0203	·2451	·1878	·1601	·5322	2·1455
51	·2577	·0140	·2693	1·0181	·2689	·2486	·1988	·6240	2·3584
52	·2605	·0169	·2739	1·0634	·2783	·2347	·2526	·7210	2·5500
53	·2651	·0193	·2813	1·1066	·3104	·2664	·2265	·8537	2·7636
54	·2681	·0212	·2852	1·0958	·3295	·3179	·2969	·9176	2·9577

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART I. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per Annum deduced from the Foregoing Experience of Group A. H. J.

Adjusted Rates.									
Proportion of Members Sick.			Weeks of Sickness per Member per Annum.						Age.
First two Years of Sickness. (10)	Remainder of Sickness after two Years. (11)	All Sickness. (12)	First Three Months. (13)	Second Three Months. (14)	Second Six Months. (15)	Second Twelve Months. (16)	After Two Years. (17)	All Periods. (18)	
...	...	...	...	...	...	...	...	...	15
·300	·000	·300	·816	·048	·017	·000	·000	·881	16
·292	·000	·292	·796	·050	·020	·000	·000	·866	17
·277	·000	·277	·766	·054	·024	·004	·000	·848	18
·256	·000	·256	·732	·059	·029	·009	·000	·829	19
·244	·000	·246	·698	·065	·035	·013	·004	·815	20
·231	·000	·231	·670	·071	·041	·019	·009	·810	21
·220	·000	·221	·651	·075	·046	·026	·016	·814	22
·216	·000	·216	·640	·078	·050	·031	·024	·823	23
·216	·000	·216	·635	·080	·053	·034	·032	·834	24
·213	·001	·213	·633	·082	·056	·035	·039	·845	25
·212	·001	·213	·633	·084	·058	·036	·045	·856	26
·212	·001	·214	·635	·085	·060	·038	·049	·867	27
·212	·001	·213	·638	·086	·062	·041	·054	·881	28
·213	·002	·214	·643	·088	·064	·044	·059	·898	29
·213	·002	·215	·649	·090	·066	·048	·065	·918	30
·213	·002	·215	·656	·093	·068	·052	·072	·941	31
·214	·002	·215	·663	·096	·070	·055	·082	·966	32
·214	·002	·216	·670	·100	·073	·055	·093	·991	33
·213	·003	·215	·677	·105	·077	·056	·105	1·020	34
·213	·003	·216	·685	·110	·081	·058	·118	1·052	35
·214	·003	·216	·696	·115	·086	·062	·132	1·091	36
·215	·004	·218	·709	·121	·091	·068	·147	1·136	37
·217	·004	·220	·726	·128	·096	·074	·166	1·190	38
·220	·004	·224	·744	·136	·102	·080	·187	1·249	39
·222	·006	·227	·764	·143	·109	·087	·210	1·313	40
·226	·006	·230	·784	·151	·116	·092	·235	1·378	41
·227	·006	·232	·803	·159	·124	·098	·259	1·443	42
·230	·007	·236	·821	·166	·133	·105	·283	1·508	43
·232	·007	·238	·839	·174	·141	·112	·308	1·574	44
·235	·008	·241	·858	·182	·148	·120	·335	1·643	45
·237	·008	·243	·879	·190	·156	·129	·363	1·717	46
241	·009	·248	·904	·201	·165	·138	·396	1·804	47
·244	·009	·252	·932	·215	·176	·148	·436	1·907	48
·249	·011	·257	·962	·232	·189	·161	·486	2·030	49
·252	·012	·262	·994	·249	·206	·177	·551	2·177	50
·257	·014	·268	1·027	·268	·225	·196	·631	2·347	51
·260	·017	·274	1·061	·288	·247	·219	·724	2·539	52
·266	·019	·281	1·096	·309	·272	·244	·829	2·750	53
·271	·021	·288	1·134	·330	·300	·275	·939	2·978	54

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

Part I. (*b.*)—Proportion of Members Sick and Rates of Sickness in weeks per Member per Annum deduced from the Foregoing Experience of Group A. H. J.

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First two Years of Sickness. (1)	Remainder of Sickness after two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second Six Months. (6)	Second Twelve Months. (7)	After two Years. (8)	All Periods. (9)
55	·2807	·0239	·3004	1·1902	·3379	·3191	·3278	1·0655	3·2405
56	·2842	·0268	·3068	1·2294	·3810	·3589	·3254	1·2010	3·4957
57	·2919	·0296	·3161	1·2587	·4147	·4175	·3918	1·2901	3·7728
58	·3000	·0324	·3267	1·3197	·4436	·4557	·4537	1·4236	4·0963
59	·3054	·0364	·3341	1·3194	·4645	·5048	·5502	1·5596	4·3985
60	·3169	·0414	·3496	1·4155	·4946	·5179	·5841	1·7867	4·7988
61	·3271	·0477	·3646	1·4856	·5641	·6169	·6339	2·0200	5·3205
62	·3332	·0531	·3756	1·4939	·6101	·6624	·7740	2·2865	5·8269
63	·3439	·0622	·3923	1·6037	·6511	·7487	·8017	2·7180	6·5232
64	·3515	·0738	·4103	1·6504	·7109	·8340	1·0630	3·1355	7·3938
65	·3709	·0842	·4383	1·7178	·7564	·9248	1·1242	3·6665	8·1897
66	·3754	·1002	·4569	1·7811	·8061	1·0321	1·2466	4·4242	9·2901
67	·3841	·1150	·4765	1·7875	·8548	·9872	1·4038	5·0017	10·0350
68	·3939	·1263	·4986	1·9061	·9808	1·1982	1·4919	5·5590	11·1360
69	·4061	·1453	·5236	1·9898	1·0123	1·3847	1·7669	6·3183	12·4720
70	·4114	·1724	·5527	1·9646	1·0490	1·4791	2·0928	7·5065	14·0920
71	·4072	·1965	·5666	1·9261	1·1291	1·5691	2·2369	8·5228	15·3840
72	·4087	·2224	·5923	1·9124	1·1612	1·6270	2·6678	9·5836	16·9520
73	·4074	·2494	·6160	1·9560	1·1799	1·6756	2·4645	10·9260	18·2020
74	·4047	·2815	·6421	1·8718	1·1733	1·8612	2·6267	12·4180	19·9510
75	·4116	·3116	·6733	1·9420	1·2196	1·8302	2·9032	13·7240	21·6190
76	·4142	·3461	·7058	1·9709	1·2696	1·8775	3·2340	15·2890	23·6410
77	·4006	·3807	·7247	1·8120	1·2811	2·1021	3·0768	16·7830	25·0550
78	·4004	·4294	·7658	1·8623	1·2612	1·7536	3·3389	18·5600	26·7760
79	·3780	·4466	·7736	1·7299	1·1980	2·0160	2·9701	20·1360	28·0500
80	·3861	·4965	·8206	1·6884	1·3034	2·0089	3·4493	21·4400	29·8900
81	·3658	·5169	·8283	1·7159	1·2350	1·9164	3·1397	22·8960	30·9030
82	·3465	·5715	·8480	1·4563	1·0743	1·5734	3·3620	24·8660	32·3320
83	·3144	·6002	·8634	1·5366	1·2269	1·7996	2·6979	27·1340	34·3950
84	·3160	·6222	·8913	1·2975	·8259	1·6210	2·8056	27·2700	33·8200
85	·3266	·6563	·9200	1·5102	1·1554	1·5494	2·9810	28·1080	35·3040
86	·3089	·6864	·9428	1·3067	1·0297	1·7414	2·9452	28·2060	35·2290
87	·2876	·6774	·9330	1·2876	1·0383	1·5463	2·0418	30·3490	36·2630
88	·2698	·6819	·9007	·9059	·6615	1·6998	3·1598	29·7260	36·1530
89	·2595	·7709	·9694	·8931	·8855	1·4733	2·5421	32·3130	38·1070
90	·2286	·8116	·9601	·5714	·6743	1·5429	3.6234	32·0340	38·4460
91	·2500	·7335	·9335	1·3833	1·0334	1·2833	2·5670	30·4330	36·7000
92	·2817	·7607	·9579	·9296	·9859	1·8873	3·5492	30·8450	38·1970
93	·3182	·7727	1·0000	1·2273	1·0454	1·5455	3·4078	31·8190	39·0450
94	·1666	·8333	·9443	·0000	·1667	1·5000	1·3883	37·8340	40·8890
95	·3077	1·0760	1·3850	4·0000	4·0000	·0000	·0000	50·0000	58·0000
96	·0000	·8333	·8333	·0000	·0000	·0000	·0000	34·3340	34·3340
97	·2857	·5712	·8570	·5714	·0000	·0000	·0000	12·8570	13·4284
98	·6667	·6667	1·3330	2·6667	·6666	·0000	·0000	34·6670	38·0003
99	·0000	1·0000	1·0000	·0000	·0000	·0000	·0000	30·0000	30·0000
100	2·0000	·0000	2·0000	28·000	2·0000	·0000	·0000	·0000	30·0000

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

Part I. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per Annum deduced from the Foregoing Experience of Group A. H. J.

Adjusted Rates.									
Proportion of Members Sick.			Weeks of Sickness per Member per Annum.						Age.
First Two Years of Sickness. (10)	Remainder of Sickness after Two Years. (11)	All Sickness. (12)	First Three Months. (13)	Second Three Months. (14)	Second Six Months. (15)	Second Twelve Months. (16)	After Two Years. (17)	All Periods. (18)	
·278	·024	·297	1·175	·353	·332	·310	1·051	3·221	55
·284	·026	·306	1·218	·378	·368	·352	1·165	3·481	56
·292	·029	·316	1·262	·405	·407	·400	1·285	3·759	57
·300	·032	·326	1·308	·435	·449	·455	1·418	4·065	58
·308	·036	·337	1·356	·471	·495	·516	1·575	4·413	59
·315	·041	·348	1·409	·510	·547	·585	1·770	4·821	60
·326	·047	·363	1·466	·555	·607	·665	2·017	5·310	61
·335	·054	·377	1·526	·602	·674	·759	2·332	5·893	62
·345	·063	·394	1·587	·653	·747	·865	2·718	6·570	63
·355	·074	·413	1·650	·707	·824	·980	3·174	7·335	64
·366	·084	·434	1·715	·761	·906	1·106	3·695	8·183	65
·376	·098	·456	1·779	·820	·997	1·244	4·277	9·117	66
·386	·113	·478	1·841	·882	1·100	1·406	4·924	10·153	67
·395	·129	·501	1·893	·945	1·213	1·596	5·655	11·302	68
·403	·148	·524	1·929	1·008	1·332	1·803	6·487	12·559	69
·406	·171	·547	1·948	1·064	1·449	2·017	7·435	13·913	70
·408	·195	·568	1·952	1·110	1·554	2·224	8·506	15·346	71
·410	·221	·594	1·947	1·147	1·646	2·427	9·679	16·846	72
·410	·249	·617	1·940	1·178	1·725	2·592	10·974	18·409	73
·410	·282	·645	1·932	1·205	1·793	2·756	12·350	20·036	74
·409	·313	·671	1·921	1·228	1·856	2·906	13·802	21·713	75
·408	·348	·703	1·901	1·247	1·913	3·031	15·305	23·397	76
·403	·382	·729	1·871	1·260	1·956	3·118	16·856	25·061	77
·399	·421	·760	1·824	1·266	1·990	3·180	18·428	26·688	78
·386	·454	·782	1·764	1·259	1·973	3·216	20·053	28·265	79
·375	·493	·809	1·696	1·238	1·932	3·219	21·692	29·777	80
·360	·526	·828	1·625	1·206	1·864	3·193	23·313	31·201	81
·347	·567	·853	1·559	1·161	1·784	3·133	24·819	32·456	82
·331	·598	·875	1·497	1·107	1·707	3·042	26·134	33·487	83
·322	·620	·891	1·436	1·055	1·648	2·926	27·246	34·311	84
·314	·649	·909	1·365	1·006	1·607	2·811	28·183	34·972	85
·301	·677	·927	1·278	·965	1·580	2·701	29·027	35·551	86
·287	·694	·934	1·177	·935	1·560	2·601	29·846	36·119	87
·275	·715	·937	1·078	·910	1·544	2·522	30·645	36·699	88
·263	·752	·955	1·078	·910	1·544	2·522	31·177	37·231	89
·252	·766	·959	1·078	·910	1·544	2·522	31·610	37·664	90
·248	·776	·963	1·078	·910	1·544	2·522	31·891	37·945	91
·247	·784	·967	1·078	·910	1·544	2·522	31·891	37·945	92
·247	·788	·972	1·078	·910	1·544	2·522	31·891	37·945	93
·247	·780	·967	1·078	·910	1·544	2·522	31·891	37·945	94
·248	·780	·967	1·078	·910	1·544	2·522	31·891	37·945	95
·248	·780	·967	1·078	·910	1·544	2·522	31·891	37·945	96
·248	·780	·967	1·078	·910	1·544	2·522	31·891	37·945	97
·248	·780	·967	1·078	·910	1·544	2·522	31·891	37·945	98
·248	·780	·967	1·078	·910	1·544	2·522	31·891	37·945	99
·248	·780	·967	1·078	·910	1·544	2·522	31·891	37·945	100

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART II. (*a.*)—Experience of Group B. C. D. (Out-door Building Trades, Railway, Seafaring and Out-door Labouring Occupations).

Age.	Years of Life Exposed to Risk of Sickness.	Number of Sickness Claims.			
		First Two Years of Sickness.	Remainder of Sickness after Two Years.	All Sickness.	First Three Months of Sickness.
	(1)	(2)	(3)	(4)	(5)
15	8	1	...	1	1
16	89·5	101	...	101	209
17	1255·5	373	...	373	1055
18	2706	900	...	900	2371
19	6042·5	1797	...	1797	4954
20	7604	2139	...	2139	6168
21	8670	2307	5	2307	6723
22	9298·5	2412	12	2419	6793
23	9872·5	2561	10	2570	7530
24	10010·5	2623	6	2627	7684
25	10070	2619	7	2623	7768
26	10040	2674	8	2679	7854
27	10079	2650	13	2661	7825
28	9998	2629	13	2635	7471
29	10033·5	2512	13	2521	7471
30	10113	2616	19	2629	7685
31	9999	2627	19	2642	8398
32	9805	2589	16	2599	7738
33	9648	2498	23	2508	7946
34	9507	2531	30	2554	8064
35	9318	2456	36	2484	8225
36	8971	2451	34	2474	7891
37	8775	2429	40	2459	8208
38	8541	2367	35	2393	7820
39	8237	2225	39	2251	7593
40	8026	2155	49	2190	7418
41	7776	2170	46	2207	7647
42	7373	2045	49	2082	7248
43	7047·5	1992	57	2032	7241
44	6847	1967	58	2012	6896
45	6548	1972	61	2023	7292
46	6269	1837	67	1893	6934
47	6071·5	1775	76	1832	6619
48	5887·5	1787	81	1856	6612
49	5632	1713	84	1783	6673
50	5338·5	1632	88	1705	6443
51	5139·5	1660	105	1746	6509
52	4924	1544	106	1630	6356
53	4665	1501	99	1586	6366
54	4463	1488	107	1571	5960

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–1897 (IN OCCUPATION GROUPS).

PART II. (*a.*)—Experience of Group B. C. D. (Out-door Building Trades, Railway, Seafaring and Out-door Labouring Occupations).

Number of Weeks of Sickness Claim.					Age.
Second Three Months of Sickness. (6)	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	
...	...	...	..	1	15
...	...	...	...	209	16
34	...	...	...	1090	17
138	87	31	...	2627	18
410	175	42	25	5606	19
559	341	186	...	7254	20
774	436	315	103	8350	21
735	479	232	328	8567	22
863	482	325	351	9552	23
994	489	266	143	9576	24
870	579	289	200	9706	25
1022	514	350	278	10019	26
1013	731	418	411	10398	27
954	720	456	433	10034	28
803	592	569	527	9963	29
1096	756	538	757	10831	30
1355	835	428	695	11712	31
1191	991	667	568	11154	32
1337	941	757	765	11744	33
1279	845	653	1260	12101	34
1316	897	747	1528	12712	35
1359	1070	751	1475	12547	36
1506	981	750	1638	13084	37
1468	1141	831	1439	12699	38
1527	1031	751	1606	12508	39
1261	1033	944	2006	12661	40
1538	1114	762	1908	12969	41
1365	1260	1089	2003	12965	42
1663	1237	1128	2126	13395	43
1488	1053	957	2283	12678	44
1710	1252	886	2570	13710	45
1625	1419	1061	2958	13997	46
1774	1220	1015	3211	13839	47
1595	1235	939	3443	13823	48
1796	1412	1074	3668	14622	49
1725	1527	1423	4007	15126	50
1741	1481	1404	4451	15587	51
1697	1351	1314	4471	15189	52
1837	1508	1362	4451	15523	53
1731	1700	1667	4612	15670	54

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART II. (*a.*)—Experience of Group B. C. D. (Outdoor Building Trades, Railway, Seafaring and Out-door Labouring Occupations).—*continued.*

Age.	Years of Life Exposed to Risk of Sickness. (1)	Number of Sickness Claims. First Two Years of Sickness. (2)	Remainder of Sickness after Two Years. (3)	All Sickness. (4)	First Three Months of Sickness. (5)
55	4249	1428	112	1521	5813
56	3998·5	1397	134	1504	5783
57	3758	1395	138	1507	6171
58	3499·5	1246	143	1363	5507
59	3226	1170	153	1297	5146
60	2924	1110	149	1232	4872
61	2685·5	1014	162	1146	4572
62	2415·5	948	161	1081	4106
63	2146·5	847	163	984	4022
64	1885·5	805	167	937	3850
65	1664	677	173	812	2946
66	1467·5	603	171	743	2731
67	1306·5	539	188	693	2527
68	1128	475	188	634	2167
69	979·5	430	182	583	1992
70	881·5	368	193	525	1639
71	777·5	361	194	522	1838
72	693·5	323	181	474	1488
73	635·5	278	211	449	1295
74	571	249	204	422	1051
75	484·5	197	185	358	916
76	438·5	176	177	327	742
77	389·5	156	175	309	771
78	321	123	153	257	542
79	259	93	139	215	384
80	204	74	115	175	267
81	171	50	103	144	170
82	134·5	46	86	125	258
83	105	32	67	93	88
84	83·5	26	53	71	103
85	55	17	40	55	49
86	36·5	8	30	36	38
87	22·5	5	14	18	22
88	19·5	3	14	17	23
89	15·5	3	11	14	29
90	7·5	3	5	8	3
91	5	2	5	6	9
92	4	1	4	4	...
93	1·5	...	3	3	.
94	...	...	...	...	...
95	...	...	...	...	...
96	...	...	...	...	...
97	...	...	...	...	...
98	...	...	...	...	...
99	...	...	...	...	...
100	...	...	...	...	...
Total.	334,349	95,003	6,257	102,158	337,589

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART II. (*a.*)—Experience of Group B. C. D. (Out-door Building Trades, Railway, Seafaring and Out-door Labouring Occupations)—*continued.*

Number of Weeks of Sickness Claim.					Age.
Second Three Months of Sickness. (6)	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	
1688	1525	1609	5135	15770	55
1913	1665	1772	5841	16973	56
2019	2057	1614	5928	17788	57
2111	1902	1776	6333	17629	58
1959	1873	1914	6627	17518	59
1948	2124	1725	6546	17215	60
1858	2187	1930	7051	17599	61
1698	1988	2245	7030	17067	62
1787	1999	2154	7417	17378	63
1811	1956	2270	7257	17145	64
1483	1853	2477	7388	16146	65
1227	1814	2525	7088	15386	66
1274	1482	2192	8250	15725	67
1079	1488	1934	8261	14929	68
1183	1609	2140	8177	15101	69
968	1375	2090	8464	14537	70
949	1218	1920	8503	14428	71
878	1252	1942	8007	13566	72
911	1272	1985	9361	14825	73
626	1090	1802	8927	13496	74
594	721	1553	8203	11987	75
517	850	1464	7820	11394	76
450	779	1230	7994	11224	77
451	621	969	6669	9253	78
349	487	974	5933	8127	79
188	296	755	4909	6415	80
177	321	437	4732	5835	81
129	165	241	3884	4677	82
138	231	310	2902	3669	83
94	205	410	2266	3077	84
22	55	177	1795	2098	85
27	15	79	1122	1281	86
27	26	9	723	806	87
...	...	...	688	710	88
31	21	...	444	525	89
4	21	47	232	308	90
...	...	5	247	260	91
...	...	6	202	208	92
...	...	...	102	102	93
...	...	...	...	...	94
...	...	...	...	...	95
...	...	...	...	...	96
...	...	...	...	...	97
...	...	...	...	...	98
...	...	...	...	...	99
...	...	...	...	...	100
79,717	73,458	76,059	271,156	837,975	

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART II. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group B. C. D.

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First Two Years of Sickness. (1)	Remainder of Sickness after Two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second Six Months. (6)	Second Twelve Months. (7)	After Two Years. (8)	All Periods. (9)
15, 16, 17	·3511	·0000	·3511	·9350	·0260	·0001	·0000	·0000	·9610
18	·3326	·0000	·3326	·8762	·0514	·0321	·0111	·0000	·9708
19	·2975	·0000	·2975	·8200	·0677	·0290	·0069	·0041	·9277
20	·2813	·0000	·2813	·8112	·0735	·0448	·0245	·0000	·9540
21	·2661	·0006	·2661	·7753	·0893	·0503	·0363	·0119	·9631
22	·2594	·0013	·2601	·7305	·0791	·0515	·0249	·0353	·9213
23	·2594	·0010	·2603	·7627	·0874	·0489	·0329	·0356	·9675
24	·2620	·0006	·2624	·7676	·0993	·0489	·0265	·0143	·9566
25	·2601	·0007	·2605	·7714	·0863	·0575	·0288	·0199	·9639
26	·2664	·0008	·2669	·7824	·1018	·0512	·0348	·0277	·9979
27	·2629	·0013	·2640	·7664	·1105	·0725	·0414	·0408	1·0316
28	·2629	·0013	·2636	·7473	·0954	·0720	·0456	·0433	1·0036
29	·2503	·0013	·2513	·7446	·0800	·0590	·0568	·0525	·9929
30	·2586	·0019	·2599	·7599	·1083	·0748	·0531	·0749	1·0710
31	·2626	·0019	·2642	·8399	·1355	·0835	·0429	·0695	1·1713
32	·2640	·0016	·2651	·7892	·1215	·1010	·0680	·0579	1·1376
33	·2589	·0024	·2599	·8235	·1386	·0975	·0784	·0793	1·2173
34	·2663	·0032	·2686	·8482	·1346	·0888	·0688	·1325	1·2729
35	·2636	·0039	·2667	·8827	·1412	·0962	·0801	·1640	1·3642
36	·2733	·0038	·2758	·8796	·1515	·1193	·0838	·1644	1·3986
37	·2768	·0046	·2803	·9355	·1716	·1090	·0882	·1867	1·4910
38	·2771	·0041	·2802	·9156	·1719	·1335	·0973	·1685	1·4868
39	·2702	·0047	·2733	·9218	·1854	·1253	·0910	·1950	1·5185
40	·2685	·0061	·2729	·9243	·1571	·1287	·1175	·2499	1·5775
41	·2790	·0059	·2838	·9834	·1978	·1433	·0979	·2454	1·6678
42	·2774	·0066	·2824	·9831	·1851	·1709	·1477	·2717	1·7585
43	·2827	·0081	·2883	1·0274	·2360	·1755	·1600	·3017	1·9006
44	·2874	·0085	·2939	1·0072	·2173	·1539	·1398	·3334	1·8516
45	·3011	·0093	·3089	1·1136	·2612	·1912	·1353	·3925	2·0938
46	·2930	·0107	·3020	1·1059	·2594	·2263	·1693	·4718	2·2327
47	·2923	·0125	·3018	1·0902	·2920	·2009	·1673	·5289	2·2793
48	·3035	·0138	·3153	1·1231	·2709	·2097	·1593	·5848	2·3478
49	·3041	·0149	·3165	1·1848	·3189	·2506	·1907	·6513	2·5963
50	·3057	·0165	·3193	1·2069	·3231	·2861	·2666	·7506	2·8333
51	·3229	·0204	·3397	1·2667	·3385	·2884	·2732	·8660	3·0328
52	·3135	·0215	·3311	1·2908	·3447	·2743	·2669	·9080	3·0847
53	·3218	·0212	·3400	1·3646	·3936	·3233	·2920	·9541	3·3276
54	·3335	·0240	·3521	1·3352	·3879	·3809	·3737	1·0334	3·5111

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART II. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group B. C. D.

Adjusted Rates.									Age.
Proportion of Members Sick.			Weeks of Sickness per Member per Annum.						
First Two Years of Sickness. (10)	Remainder of Sickness after Two Years. (11)	All Sickness. (12)	First Three Months. (13)	Second Three Months. (14)	Second Six Months. (15)	Second Twelve Months. (16)	After Two Years. (17)	All Periods. (18)	
...	...	...	...	...	...	...	...	...	15
·349	·000	·349	·930	·054	·021	·000	·000	1·005	16
·340	·000	·340	·905	·051	·024	·000	·000	·980	17
·324	·000	·324	·874	·050	·022	·007	·001	·954	18
·303	·000	·303	·839	·062	·031	·013	·005	·950	19
·287	·000	·287	·804	·073	·040	·019	·010	·946	20
·272	·000	·272	·778	·081	·046	·025	·015	·945	21
·262	·000	·262	·763	·086	·051	·028	·020	·948	22
·258	·000	·259	·758	·090	·053	·030	·023	·954	23
·261	·001	·261	·759	·094	·054	·032	·025	·964	24
·260	·001	·261	·762	·096	·056	·035	·027	·976	25
·262	·001	·263	·762	·097	·059	·039	·031	·988	26
·261	·001	·262	·761	·098	·061	·043	·037	1·000	27
·261	·001	·262	·761	·099	·066	·047	·044	1·017	28
·258	·001	·258	·765	·103	·071	·051	·051	1·041	29
·260	·002	·261	·776	·107	·078	·054	·058	1·073	30
·260	·002	·261	·791	·115	·084	·057	·068	1·115	31
·261	·002	·262	·810	·124	·089	·061	·082	1·166	32
·261	·003	·263	·831	·132	·094	·066	·100	1·223	33
·267	·003	·269	·852	·140	·098	·072	·121	1·283	34
·268	·004	·271	·872	·148	·104	·077	·142	1·343	35
·270	·004	·273	·889	·156	·110	·081	·161	1·397	36
·273	·004	·276	·904	·163	·116	·088	·176	1·447	37
·274	·005	·277	·918	·168	·124	·094	·190	1·494	38
·273	·005	·276	·931	·173	·131	·102	·206	1·543	39
·273	·006	·277	·946	·180	·139	·111	·224	1·600	40
·277	·006	·282	·966	·189	·147	·123	·247	1·672	41
·279	·007	·284	·990	·201	·157	·133	·274	1·755	42
·283	·008	·288	1·016	·217	·167	·141	·308	1·849	43
·288	·008	·295	1·042	·235	·177	·146	·349	1·949	44
·294	·010	·302	1·066	·252	·188	·150	·398	2·054	45
·293	·011	·302	1·089	·267	·200	·156	·456	2·168	46
·297	·012	·308	1·114	·280	·215	·165	·522	2·296	47
·302	·014	·313	1·142	·295	·230	·182	·593	2·442	48
·304	·015	·317	1·176	·308	·247	·203	·667	2·601	49
·308	·017	·321	1·213	·322	·263	·231	·739	2·768	50
·315	·019	·331	1·250	·338	·280	·258	·812	2·938	51
·317	·020	·334	1·288	·354	·299	·288	·888	3·117	52
·325	·022	·343	1·327	·372	·323	·318	·978	3·318	53
·333	·025	·353	1·370	·399	·353	·350	1·090	3·562	54

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART II. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group B. C. D.—*cntd.*

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First Two Years of Sickness. (1)	Remainder of Sickness after Two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second Six Months. (6)	Second Twelve Months. (7)	After Two Years. (8)	All Periods. (9)
55	·3360	·0264	·3580	1·3681	·3972	·3590	·3786	1·2085	3·7114
56	·3494	·0335	·3761	1·4463	·4784	·4164	·4429	1·4608	4·2448
57	·3712	·0367	·4010	1·6421	·5372	·5474	·4313	1·5754	4·7334
58	·3560	·0409	·3895	1·5739	·6030	·5435	·5075	1·8097	5·0376
59	·3626	·0474	·4021	1·5952	·6072	·5803	·5933	2·0543	5·4303
60	·3796	·0509	·4213	1·6662	·6662	·7264	·5900	2·2387	5·8875
61	·3776	·0603	·4268	1·7025	·6918	·8144	·7191	2·6255	6·5533
62	·3924	·0667	·4475	1·6998	·7030	·8230	·9294	2·9104	7·0656
63	·3947	·0759	·4584	1·8733	·8325	·9313	1·0035	3·4554	8·0960
64	·4270	·0886	·4969	2·0424	·9605	1·0374	1·2040	3·8488	9·0931
65	·4069	·1040	·4881	1·7704	·8913	1·1136	1·4878	4·4400	9·7031
66	·4109	·1165	·5063	1·8610	·8361	1·2368	1·7212	4·8299	10·4850
67	·4126	·1439	·5304	1·9342	·9743	1·1344	1·6786	6·3145	12·0360
68	·4211	·1666	·5620	1·9211	·9566	1·3191	1·7147	7·3235	13·2350
69	·4390	·1858	·5953	2·0337	1·2078	1·6427	2·1846	8·3482	15·4170
70	·4175	·2190	·5957	1·8593	1·0993	1·5599	2·3705	9·6020	16·4910
71	·4643	·2496	·6714	2·3640	1·2206	1·5678	2·4686	10·9360	18·5570
72	·4657	·2610	·6834	2·1456	1·2660	1·8039	2·7995	11·5460	19·5610
73	·4374	·3321	·7065	2·0377	1·4351	2·0015	3·1237	14·7300	23·3280
74	·4361	·3573	·7391	1·8406	1·0963	1·9090	3·1561	15·6340	23·6360
75	·4066	·3819	·7389	1·8906	1·2240	1·4881	3·2073	16·9310	24·7410
76	·4014	·4036	·7456	1·6921	1·1791	1·9384	3·3404	17·8340	25·9840
77	·4005	·4492	·7934	1·9840	1·1533	1·9975	3·1582	20·5230	28·8160
78	·3832	·4766	·8005	1·6885	1·4049	1·9345	3·0221	20·7750	28·8250
79	·3591	·5367	·8301	1·4826	1·3475	1·8803	3·7606	22·9070	31·3780
80	·3627	·5637	·8578	1·3088	·9265	1·4510	3·6957	24·0640	31·4460
81	·2924	·6023	·8422	·9942	1·0292	1·8772	2·5494	27·6720	34·1220
82	·3421	·6395	·9294	1·9182	·9517	1·2342	1·7919	28·8780	34·7740
83	·3047	·6381	·8857	·8381	1·3238	2·2000	2·9431	27·6380	34·9430
84	·3114	·6348	·8504	1·2335	1·1138	2·4550	4·9097	27·1380	36·8500
85	·3090	·7273	1·0000	·8909	·4000	1·0000	3·2191	32·6360	38·1460
86	·2192	·8219	·9863	1·0387	·7421	·3836	2·1916	30·7400	35·0960
87	·2222	·6222	·8000	·9778	1·2000	1·1555	·3557	32·1340	35·8230
88	·1538	·7180	·8718	1·1795	·0000	·0000	·0000	35·2830	36·4625
89	·1936	·7098	·9033	1·8710	2·0000	1·3549	·0000	28·6450	33·8709
90	·3999	·6667	1·0670	·4000	·5333	2·8001	6·3996	30·9340	41·0670
91	·3999	1·0000	1·2000	1·8000	·0000	·0000	·8000	49·4000	52·0000
92	·2500	1·0000	1·0000	·0000	·0000	·0000	1·5000	50·5000	52·0000
93	·0000	2·0000	2·0000	·0000	·0000	·0000	·0000	68·0000	68·0000
94	...	...	...	...	...	...	...	...	...
95	...	...	...	...	...	...	...	...	...
96	...	...	...	...	...	...	...	...	...
97	...	...	...	...	...	...	...	...	...
98	...	...	...	...	...	...	...	...	...
99	...	...	...	...	...	...	...	...	...
100	...	...	...	...	...	...	...	...	...

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART II. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group B. C. D.—*cntd.*

Adjusted Rates.									
Proportion of Members Sick.			Weeks of Sickness per Member per Annum.						Age.
First two Years of Sickness. (10)	Remainder of Sickness after two Years. (11)	All Sickness. (12)	First Three Months. (13)	Second Three Months. (14)	Second Six Months. (15)	Second Twelve Months (16)	After two Years. (17)	All Periods. (18)	
·339	·028	·362	1·421	·435	·392	·381	1·230	3·859	55
·348	·028	·374	1·476	·477	·440	·416	1·395	4·204	56
·359	·036	·388	1·527	·524	·495	·456	1·583	4·585	57
·362	·040	·395	1·577	·569	·559	·501	1·792	4·998	58
·366	·046	·404	1·623	·614	·628	·559	2·027	5·451	59
·378	·052	·421	1·669	·659	·703	·641	2·290	5·962	60
·384	·059	·432	1·721	·709	·782	·753	2·587	6·552	61
·391	·067	·445	1·775	·761	·862	·894	2·932	7·224	62
·400	·076	·461	1·824	·810	·940	1·059	3·340	7·973	63
·410	·089	·481	1·859	·853	1·019	1·234	3·839	8·804	64
·411	·104	·495	1·882	·890	1·097	1·408	4·469	9·746	65
·413	·120	·510	1·896	·926	1·178	1·572	5·239	10·811	66
·417	·144	·534	1·919	·970	1·268	1·737	6·142	12·036	67
·426	·163	·561	1·959	1·030	1·371	1·912	7·176	13·448	68
·432	·188	·588	2·015	1·097	1·482	2·109	8·327	15·030	69
·438	·218	·617	2·067	1·167	1·593	2·335	9·577	16·739	70
·450	·250	·657	2·092	1·220	1·692	2·577	10·944	18·525	71
·450	·277	·680	2·083	1·246	1·764	2·802	12·409	20·304	72
·441	·318	·705	2·039	1·250	1·812	2·986	13·914	22·001	73
·433	·348	·728	1·974	1·247	1·843	3·126	15·419	23·609	74
·419	·381	·746	1·902	1·237	1·866	3·231	16·886	25·122	75
·408	·413	·762	1·826	1·234	1·880	3·296	18·339	26·575	76
·390	·452	·783	1·732	1·239	1·878	3·300	19·858	28·007	77
·379	·487	·803	1·619	1·233	1·848	3·290	21·445	29·435	78
·360	·531	·827	1·493	1·214	1·785	3·285	23·082	30·859	79
·349	·557	·853	1·369	1·181	1·701	3·270	24·742	32·263	80
·332	·595	·870	1·273	1·121	1·608	3·250	26·322	33·574	81
·327	·629	·897	1·224	1·034	1·608	3·220	27·591	34·677	82
·308	·655	·910	1·224	·934	1·608	3·180	28·545	35·491	83
·296	·677	·917	1·224	·854	1·608	3·130	29·165	35·981	84
·279	·722	·920	1·224	·796	1·608	3·070	29·591	36·289	85
·253	·739	·924	1·224	·768	1·608	3·000	30·085	36·685	86
·234	·750	·918	1·224	·768	1·608	3·000	30·785	37·385	87
·227	·760	·918	1·224	·768	1·608	3·000	31·853	38·453	88
·219	·765	·918	1·224	·768	1·608	3·000	33·129	39·729	89
·216	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	90
·223	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	91
·223	·755	·918	1·244	·768	1·608	3·000	35·080	41·680	92
·223	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	93
·223	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	94
·223	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	95
·223	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	96
·223	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	97
·223	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	98
·223	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	99
·223	·755	·918	1·224	·768	1·608	3·000	35·080	41·680	100

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS)

Part III. (*a.*)—Experience of Group E. F. (Quarry Workers, Iron, Steel, Chemical Workers, and others) as explained in the foregoing account.

Age.	Years of Life Exposed to Risk of Sickness.	Number of Sickness Claims.			
		First Two Years of Sickness.	Remainder of Sickness After Two Years.	All Sickness.	First Three Months of Sickness.
	(1)	(2)	(3)	(4)	(5)
15	4	2	...	2	3
16	43	50	...	50	130
17	789·5	273	...	273	870
18	1578	644	...	644	1970
19	2865	1044	...	1044	2955
20	3520	1212	2	1212	3536
21	3975	1346	3	1347	3959
22	4233·5	1405	1	1406	4191
23	4429	1391	2	1393	3898
24	4475·5	1418	6	1421	4197
25	4566	1395	10	1401	3962
26	4516	1439	15	1448	4229
27	4418	1432	13	1444	4152
28	4323·5	1351	10	1359	4030
29	4328	1402	11	1410	4367
30	4240·5	1362	12	1373	4122
31	4077	1295	14	1304	3906
32	3881	1243	11	1253	3905
33	3815	1236	12	1246	3910
34	3642	1175	15	1183	3700
35	3513·5	1157	11	1165	3800
36	3402	1088	8	1095	3321
37	3316	1099	11	1107	3598
38	3239·5	1093	17	1105	3650
39	3184·5	1076	16	1087	3711
40	3123·5	1058	23	1072	3413
41	2998	998	24	1014	3304
42	2864·5	996	28	1019	3617
43	2759·5	952	25	967	3070
44	2617	886	23	901	3082
45	2543·5	885	21	901	3129
46	2425	855	25	873	3030
47	2300·5	843	23	859	3011
48	2180·5	814	27	835	3035
49	2055	739	36	764	2663
50	1932	702	30	726	2421
51	1920	664	31	692	2516
52	1867	679	38	708	2647
53	1752·5	657	33	683	2477
54	1669	643	38	672	2611

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART III. (*a.*)—Experience of Group E. F. (Quarry Workers, Iron, Steel, Chemical Workers and others) as explained in the foregoing account.

Number of Weeks of Sickness Claim.					Age.
Second Three Months of Sickness. (6)	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	
...	...	...	...	3	15
...	...	...	...	130	16
50	...	...	...	919	17
176	113	4	...	2263	18
345	238	180	...	3718	19
353	245	90	58	4282	20
385	187	191	69	4790	21
554	244	149	52	5190	22
415	321	182	128	4943	23
574	285	205	218	5479	24
496	417	311	347	5533	25
497	376	252	581	5936	26
547	368	177	511	5755	27
542	298	190	401	5462	28
620	444	214	408	6053	29
532	402	412	585	6053	30
486	304	296	597	5589	31
663	306	147	555	5577	32
535	423	281	556	5704	33
623	423	370	588	5704	34
665	312	151	376	5303	35
553	534	242	368	5018	36
559	451	364	480	5451	37
640	371	337	722	5720	38
724	649	518	608	6211	39
686	636	561	912	6208	40
738	608	543	903	6096	41
726	592	562	1103	6599	42
627	511	668	971	5847	43
672	468	554	980	5756	44
639	484	483	973	5707	45
710	617	460	1067	5884	46
697	559	531	919	5718	47
763	821	596	1156	6372	48
680	444	778	1260	5824	49
534	393	287	1399	5034	50
601	674	417	1515	5723	51
546	479	582	1679	5933	52
672	658	611	1453	5871	53
812	678	490	1751	6342	54

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART III. (*a.*)—Experience of Group E. F. (Quarry Workers, Iron, Steel, Chemical Workers, and others) as explained in the foregoing account.—*continued.*

Age.	Years of Life Exposed to Risk of Sickness.	Number of Sickness Claims.			
		First Two Years of Sickness.	Remainder of Sickness after Two Years.	All Sickness.	First Three Months of Sickness.
	(1)	(2)	(3)	(4)	(5)
55	1546·5	605	52	646	2275
56	1389·5	561	50	605	2349
57	1278	502	53	543	2093
58	1186·5	479	53	525	2075
59	1079·5	455	53	496	2016
60	973·5	421	51	464	1908
61	909	422	58	467	1759
62	813	370	65	420	1856
63	727·5	340	68	388	1572
64	642	299	68	355	1240
65	567·5	264	77	318	1270
66	472·5	227	61	281	1011
67	434·5	210	69	262	943
68	365·5	163	69	216	714
69	314	157	69	212	770
70	267·5	124	68	182	607
71	240	107	67	164	516
72	216	104	72	158	451
73	231·5	98	80	163	450
74	198·5	89	75	149	389
75	177·5	83	70	144	419
76	151	63	71	121	221
77	123·5	45	68	104	227
78	92	33	57	87	165
79	75	22	48	67	99
80	64	20	41	59	111
81	48	20	34	52	100
82	38	13	28	38	26
83	28	10	19	27	77
84	19	6	16	20	...
85	14	3	12	14	8
86	10	1	10	11	5
87	6	1	6	7	...
88	3	...	3	3	...
89	2	...	3	3	...
90	...	...	...	...	...
91	1	...	1	1	...
92	1	...	1	1	...
93	1	...	1	1	...
94	1	...	1	1	...
95	·5	...	1	1	...
96	...	...	...	...	...
97	...	...	...	...	...
98	...	...	...	...	...
99	...	...	...	...	...
100	...	...	...	...	...
Total.	134,090·5	46,316	2,394	48,234	155,820

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART III. (*a.*)—Experience of Group E. F. (Quarry Workers, Iron, Steel, Chemical Workers, and others) as explained in the foregoing account—*continued.*

Number of Weeks of Sickness.					Age.
Second Three Months of Sickness. (6)	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	
743	720	906	2067	6712	55
677	759	658	2217	6660	56
634	731	737	2285	6480	57
735	762	746	2327	6644	58
513	408	662	2317	5915	59
744	725	501	2451	6330	60
672	804	933	2403	6571	61
704	665	930	2647	6803	62
821	887	1079	2729	7089	63
533	755	1283	3059	6869	64
623	653	658	3287	6492	65
607	796	867	2791	6072	66
431	532	1001	2877	5783	67
335	604	821	3039	5514	68
449	558	665	3146	5588	69
395	503	695	3137	5337	70
292	537	770	3085	5200	71
316	461	834	3048	5109	72
252	495	659	3601	5457	73
256	303	873	3074	4894	74
266	465	423	3366	4940	75
139	303	712	3094	4468	76
171	185	386	2904	3872	77
90	139	285	2604	3284	78
47	57	157	2113	2473	79
80	119	120	1788	2217	80
74	97	161	1485	1916	81
43	133	154	1207	1562	82
42	42	104	863	1128	83
10	41	111	622	785	84
...	21	59	549	637	85
13	22	...	497	537	86
...	4	11	265	280	87
...	...	...	156	156	88
...	...	...	97	97	89
...	...	...	...	...	90
...	...	...	52	52	91
...	...	...	52	52	92
...	...	...	52	52	93
...	...	...	52	52	94
...	...	...	21	21	95
...	...	..	...	...	96
...	...	...	...	...	97
...	...	...	...	...	98
...	...	...	...	...	99
...	...	...	...	...	100
33,344	30,619	32,347	103,675	355,800	

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART III. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group E. F.

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First Two Years of Sickness. (1)	Remainder of Sickness after Two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second Six Months. (6)	Second Twelve Months. (7)	After Two Years. (8)	All Periods. (9)
15									
16	·3886	·0000	·3886	1·1990	·0600	·0000	·0000	·0000	1·2590
17									
18	·4082	·0000	·4082	1·2484	·1109	·0723	·0025	·0000	1·4341
19	·3644	·0000	·3644	1·0314	·1204	·0831	·0628	·0000	1·2977
20	·3443	·0006	·3443	1·0045	·1003	·0696	·0256	·0165	1·2165
21	·3386	·0008	·3389	·9960	·0966	·0470	·0480	·0174	1·2050
22	·3319	·0002	·3321	·9900	·1308	·0576	·0352	·0123	1·2259
23	·3141	·0005	·3146	·8801	·0937	·0725	·0408	·0289	1·1160
24	·3168	·0013	·3176	·9378	·1282	·0637	·0458	·0487	1·2242
25	·3055	·0022	·3068	·8677	·1086	·0914	·0681	·0760	1·2118
26	·3186	·0033	·3206	·9365	·1100	·0835	·0557	·1287	1·3144
27	·3241	·0029	·3269	·9398	·1238	·0835	·0398	·1157	1·3026
28	·3125	·0023	·3144	·9321	·1256	·0689	·0440	·0927	1·2633
29	·3240	·0025	·3258	1·0090	·1433	·1025	·0495	·0943	1·3986
30	·3212	·0028	·3238	·9721	·1254	·0948	·0971	·1380	1·4274
31	·3177	·0034	·3199	·9580	·1193	·0745	·0727	·1464	1·3709
32	·3203	·0028	·3228	1·0062	·1711	·0788	·0379	·1430	1·4370
33	·3240	·0031	·3266	1·0249	·1402	·1109	·0735	·1457	1·4952
34	·3226	·0041	·3248	1·0159	·1711	·1161	·1016	·1615	1·5662
35	·3294	·0031	·3316	1·0815	·1890	·0891	·0427	·1070	1·5093
36	·3199	·0024	·3220	·9762	·1626	·1569	·0711	·1082	1·4750
37	·3314	·0033	·3337	1·0851	·1685	·1357	·1099	·1447	1·6439
38	·3374	·0052	·3410	1·1267	·1976	·1145	·1040	·2229	1·7657
39	·3379	·0050	·3414	1·1653	·2274	·2038	·1630	·1909	1·9504
40	·3388	·0074	·3433	1·0927	·2196	·2036	·1796	·2920	1·9875
41	·3329	·0080	·3383	1·1021	·2461	·2028	·1812	·3012	2·0334
42	·3477	·0098	·3555	1·2627	·2534	·2067	·1958	·3851	2·3037
43	·3449	·0091	·3504	1·1125	·2269	·1855	·2420	·3519	2·1188
44	·3386	·0088	·3443	1·1777	·2568	·1788	·2117	·3745	2·1995
45	·3479	·0083	·3542	1·2302	·2512	·1899	·1900	·3825	2·2438
46	·3526	·0103	·3599	1·2495	·2924	·2544	·1901	·4400	2·4264
47	·3664	·0100	·3735	1·3089	·3029	·2430	·2312	·3995	2·4855
48	·3734	·0124	·3829	1·3919	·3499	·3765	·2738	·5302	2·9223
49	·3596	·0175	·3718	1·2959	·3309	·2161	·3781	·6131	2·8341
50	·3634	·0155	·3758	1·2531	·2764	·2034	·1486	·7241	2·6056
51	·3458	·0161	·3604	1·3104	·3131	·3505	·2176	·7891	2·9807
52	·3637	·0203	·3792	1·4178	·2925	·2565	·3117	·8993	3·1778
53	·3749	·0188	·3896	1·4134	·3834	·3755	·3486	·8291	3·3500
54	·3852	·0228	·4026	1·5644	·4865	·4062	·2937	1·0491	3·7999

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

Part III. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group E. F.

Adjusted Rates.									Age.
Proportion of Members Sick.			Weeks of Sickness per Member per Annum.						
First Two Years of Sickness. (10)	Remainder of Sickness after Two Years. (11)	All Sickness. (12)	First Three Months. (13)	Second Three Months. (14)	Second Six Months. (15)	Second Twelve Months. (16)	After Two Years. (17)	All Periods. (18)	
...	...	...	...	...	...	...	...	...	15
·391	·000	·391	1·196	·104	·065	·000	·000	1·365	16
·388	·000	·388	1·175	·104	·064	·002	·000	1·345	17
·386	·000	·386	1·138	·104	·063	·012	·001	1·318	18
·368	·000	·368	1·091	·105	·063	·024	·004	1·287	19
·354	·000	·354	1·043	·106	·063	·034	·009	1·255	20
·341	·000	·341	·998	·108	·063	·040	·017	1·226	21
·329	·000	·329	·960	·109	·065	·044	·028	1·206	22
·317	·001	·318	·935	·111	·068	·045	·042	1·201	23
·316	·001	·317	·921	·114	·071	·045	·057	1·208	24
·313	·002	·315	·914	·116	·074	·048	·073	1·225	25
·314	·002	·318	·918	·118	·078	·051	·088	1·253	26
·317	·003	·320	·929	·120	·081	·055	·102	1·287	27
·317	·002	·319	·943	·124	·083	·060	·113	1·323	28
·320	·003	·323	·959	·128	·085	·064	·121	1·357	29
·321	·003	·323	·973	·133	·088	·067	·127	1·388	30
·321	·003	·323	·987	·140	·091	·067	·131	1·416	31
·320	·003	·323	1·001	·147	·094	·067	·133	1·442	32
·323	·003	·325	1·012	·154	·100	·067	·135	1·468	33
·323	·003	·325	1·025	·161	·107	·070	·138	1·501	34
·326	·003	·329	1·042	·170	·116	·079	·143	1·550	35
·327	·003	·330	1·059	·180	·129	·093	·154	1·615	36
·330	·003	·333	1·076	·191	·142	·110	·172	1·691	37
·333	·005	·337	1·094	·202	·155	·131	·196	1·778	38
·337	·005	·341	1·111	·213	·168	·152	·227	1·871	39
·338	·007	·342	1·126	·222	·179	·170	·260	1·957	40
·339	·008	·344	1·143	·231	·187	·187	·291	2·039	41
·343	·009	·348	1·162	·242	·195	·200	·320	2·119	42
·343	·009	·348	1·182	·253	·203	·209	·346	2·193	43
·346	·009	·351	1·205	·265	·211	·216	·370	2·267	44
·351	·009	·357	1·230	·276	·220	·225	·398	2·349	45
·357	·010	·364	1·251	·284	·230	·229	·433	2·427	46
·360	·011	·367	1·272	·292	·241	·230	·472	2·507	47
·362	·013	·372	1·292	·300	·252	·232	·524	2·600	48
·361	·015	·372	1·311	·308	·264	·238	·586	2·707	49
·362	·015	·374	1·332	·320	·280	·249	·659	2·840	50
·359	·017	·373	1·359	·337	·303	·271	·749	3·019	51
·367	·019	·382	1·392	·358	·332	·300	·857	3·239	52
·373	·022	·390	1·436	·384	·367	·333	·984	3·504	53
·381	·025	·401	1·488	·414	·407	·370	1·135	3·814	54

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART III. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group E. F.—*cntd.*

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First Two Years of Sickness. (1)	Remainder of Sickness after two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second Six Months. (6)	Second Twelve Months. (7)	After Two Years. (8)	All Periods. (9)
55	·3912	·0336	·4178	1·4711	·4810	·4656	·5858	1·3366	4·3401
56	·4037	·0360	·4354	1·6905	·4873	·5462	·4735	1·5955	4·7930
57	·3928	·0414	·4249	1·6377	·4961	·5720	·5767	1·7880	5·0705
58	·4037	·0447	·4425	1·7488	·6195	·6422	·6279	1·9612	5·5996
59	·4215	·0491	·4595	1·8675	·4753	·3770	·6132	2·1464	5·4794
60	·4324	·0524	·4766	1·9599	·7653	·7447	·5146	2·5177	6·5022
61	·4643	·0638	·5137	1·9351	·7393	·8845	1·0264	2·6436	7·2289
62	·4551	·0799	·5165	2·2829	·8659	·8180	1·1452	3·2558	8·3678
63	·4673	·0935	·5333	2·1608	1·1285	1·2193	1·4847	3·7512	9·7445
64	·4657	·1059	·5530	1·9314	·8303	1·1760	1·9966	4·7647	10·6990
65	·4651	·1357	·5603	2·2378	1·0978	1·1507	1·1617	5·7920	11·4400
66	·4804	·1291	·5947	2·1397	1·2868	1·6825	1·8351	5·9069	12·8510
67	·4833	·1588	·6030	2·1703	·9920	1·2243	2·3010	6·6214	13·3090
68	·4460	·1888	·5910	1·9535	·9166	1·6552	2·2461	8·3146	15·0860
69	·5000	·2198	·6751	2·4522	1·4299	1·7772	2·1177	10·0190	17·7960
70	·4635	·2542	·6805	2·2692	1·4766	1·8805	2·5987	11·7270	19·9520
71	·4459	·2792	·6832	2·1500	1·2167	2·2375	3·2088	12·8540	21·6670
72	·4815	·3333	·7314	2·0880	1·4676	2·1297	3·8567	14·1110	23·6530
73	·4234	·3456	·7042	1·9438	1·0886	2·1382	2·8464	15·5550	23·5720
74	·4483	·3779	·7506	1·9597	1·2847	1·5314	4·3932	15·4860	24·6550
75	·4677	·3944	·8114	2·3605	1·4986	2·6198	2·3891	18·9630	27·8310
76	·4173	·4702	·8013	1·4636	·9205	2·0000	4·7149	20·4900	29·5850
77	·3643	·5505	·8420	1·8381	1·3764	1·4980	3·1255	23·5140	31·3520
78	·3587	·6195	·9456	1·7935	·9891	1·5109	3·0975	28·3040	35·6950
79	·2934	·6398	·8933	1·3200	·6267	·7600	2·0933	28·1730	32·9730
80	·3125	·6406	·9219	1·7344	1·2343	1·8594	1·8749	27·9380	34·6410
81	·4167	·7084	1·0830	2·0833	1·5417	2·0000	3·3540	30·9380	39·9170
82	·3422	·7369	1·0000	·6842	1·1316	3·5000	4·0262	31·7640	41·1060
83	·3572	·6785	·9642	2·7500	1·4642	1·5001	3·7507	30·8210	40·2860
84	·3158	·8420	1·0520	·0000	·5263	2·2105	5·8422	32·[illegible]370	41·3160
85	·2143	·8572	1·0000	·5714	·0000	1·5000	4·2146	39·2140	45·5000
86	·0000	1·0000	1·1000	·5000	1·3000	2·2000	·0000	49·7000	53·7000
87	·1666	1·0000	1·1670	·0000	·0000	·6667	1·8333	44·1670	46·6670
88	·0000	1·0000	1·0000	·0000	·0000	·0000	·0000	52·0000	52·0000
89	·0000	1·0000	1·5000	·0000	·0000	·0000	·0000	48·5000	48·5000
90	...	...	...	...	...	...	...	...	...
91	·0000	·10000	1·0000	·0000	·0000	·0000	·0000	52·0000	52·0000
92	·0000	·10000	1·0000	·0000	·0000	·0000	·0000	52·0000	52·0000
93	·0000	·10000	1·0000	·0000	·0000	·0000	·0000	52·0000	52·0000
94	·0000	·10000	1·0000	·0000	·0000	·0000	·0000	52·0000	52·0000
95	·0000	·20000	2·0000	·0000	·0000	·0000	·0000	42·0000	42·0000
96	...	...	...	...	...	...	...	...	...
97	...	...	...	...	...	...	...	...	...
98	...	...	...	...	...	...	...	...	..
99	...	...	...	...	...	...	...	...	...
100	...	...	...	...	...	...	...	...	...

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

Part III. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group E. F.—*cntd.*

Adjusted Rates.									
Proportion of Members Sick.			Weeks of Sickness per Member per Annum.						Age.
First Two Years of Sickness. (10)	Remainder of Sickness after Two Years. (11)	All Sickness. (12)	First Three Months. (13)	Second Three Months. (14)	Second Six Months. (15)	Second Twelve Months. (16)	After Two Years. (17)	All Periods. (18)	
·388	·027	·413	1·551	·446	·449	·409	1·297	4·152	55
·396	·035	·425	1·624	·484	·490	·452	1·471	4·521	56
·401	·039	·434	1·702	·528	·534	·513	1·669	4·946	57
·411	·044	·448	1·782	·575	·586	·591	1·899	5·433	58
·423	·050	·463	1·867	·639	·650	·685	2·168	6·009	59
·435	·055	·481	1·943	·713	·728	·822	2·480	6·686	60
·449	·067	·500	2·005	·783	·820	·985	2·857	7·450	61
·457	·079	·518	2·057	·856	·924	1·153	3·315	8·305	62
·468	·091	·537	2·097	·933	1·035	1·335	3·862	9·262	63
·470	·106	·549	2·124	·995	1·152	1·517	4·523	10·311	64
·472	·125	·565	2·146	1·051	1·275	1·698	5·329	11·499	65
·475	·140	·586	2·166	1·106	1·406	1·876	6·284	12·838	66
·474	·161	·602	2·184	1·154	1·541	2·059	7·358	14·296	67
·471	·191	·622	2·198	1·204	1·676	2·270	8·528	15·876	68
·476	·220	·653	2·195	1·249	1·801	2·541	9·760	17·546	69
·464	·252	·669	2·172	1·281	1·907	2·833	11·031	19·224	70
·460	·282	·689	2·131	1·312	1·981	3·125	12·389	20·938	71
·466	·314	·716	2·068	1·322	2·016	3·383	13·879	22·668	72
·451	·343	·726	1·984	1·298	2·014	3·546	15·487	24·329	73
·446	·383	·758	1·898	1·270	1·985	3·566	17·261	25·980	74
·436	·426	·791	1·822	1·238	1·937	3·484	19·194	27·675	75
·400	·479	·816	1·759	1·198	1·887	3·320	21·230	29·394	76
·375	·535	·851	1·714	1·180	1·849	3·115	23·360	31·218	77
·362	·597	·904	1·705	1·175	1·840	2·920	25·552	33·192	78
·339	·625	·918	1·703	1·171	1·835	2·802	27·711	35·222	79
·350	·660	·943	1·703	1·167	1·832	2·802	29·780	37·284	80
·363	·689	·980	1·703	1·163	1·832	2·802	31·765	39·265	81
·336	·726	·993	1·703	1·156	1·832	2·802	33·523	41·016	82
·312	·752	·994	1·703	1·146	1·832	2·802	35·008	42·491	83
·274	·828	1·005	1·703	1·126	1·832	2·802	36·182	43·645	84
·197	·881	1·006	1·703	1·081	1·832	2·802	36·960	44·378	85
·152	·945	1·000	1·703	1·011	1·832	2·802	37·392	44·740	86
·132	·978	1·000	1·703	·964	1·832	2·802	37·619	44·920	87
·114	1·008	1·000	1·703	·942	1·832	2·802	37·721	45·000	88
·110	1·007	1·000	1·703	·942	1·832	2·802	37·721	45·000	89
·125	1·011	1·000	1·703	·942	1·832	2·802	37·721	45·000	90
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	91
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	92
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	93
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	94
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	95
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	96
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	97
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	98
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	99
·125	1·000	1·000	1·703	·942	1·832	2·802	37·721	45·000	100

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART IV. (*a.*)—Experience of Group G. (Mining Occupations).

Age.	Years of Life. Exposed to Risk of Sickness.	Number of Sickness Claims.			
		First two Years of Sickness	Remainder of Sickness after Two Years.	All Sickness	First Three Months of Sickness.
	(1)	(2)	(3)	(4)	(5)
15	1	7	...	7	17
16	53·5	163	...	163	420
17	2043	785	...	785	2531
18	3155	1313	...	1313	4029
19	4447	1749	...	1749	5518
20	5301	2021	1	2022	6034
21	5824	2206	4	2207	6738
22	6180	2361	6	2364	7338
23	6309·5	2412	8	2416	7366
24	6472·5	2469	11	2473	7639
25	6347·5	2459	11	2466	7744
26	6170·5	2349	12	2357	7125
27	5996	2275	16	2285	7083
28	5887·5	2292	15	2303	7165
29	5777	2225	11	2235	6933
30	5634	2141	12	2151	6795
31	5449	2123	17	2134	6771
32	5270	2092	19	2105	6682
33	5172·5	2017	24	2035	6508
34	4898·5	1891	18	1906	6338
35	4658	1767	26	1786	6065
36	4555·5	1848	30	1870	6114
37	4402·5	1678	36	1706	5663
38	4149	1644	39	1679	5822
39	4073·5	1609	44	1648	5592
40	3919	1569	31	1597	5553
41	3697	1442	38	1472	5155
42	3420	1426	46	1461	5273
43	3254	1365	36	1396	4831
44	3013	1255	35	1282	4672
45	2833	1189	43	1221	4267
46	2706·5	1183	40	1215	4541
47	2621	1121	36	1151	4209
48	2537	1111	48	1147	4155
49	2452·5	1083	63	1125	4338
50	2324·5	1022	57	1074	4051
51	2179	975	72	1031	3885
52	2035	903	73	961	3654
53	1931·5	876	72	942	3500
54	1786	811	65	862	3252

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART IV. (*a.*)—Experience of Group G. (Mining Occupations).

Number of Weeks of Sickness-Claim.					Age.
Second Three Months of Sickness. (6	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	
...	...	...	...	17	15
17	...	...	...	437	16
208	83	7	...	2829	17
402	152	33	...	4617	18
623	340	47	...	6527	19
752	388	147	1	7323	20
783	387	206	67	8181	21
1088	597	328	186	9538	22
844	453	284	243	9190	23
959	414	402	302	9716	24
1329	715	354	362	10502	25
1140	833	645	529	10273	26
1050	732	416	572	9853	27
1154	840	398	603	10161	28
1020	445	358	524	9280	29
1181	619	488	551	9633	30
1117	813	515	637	9853	31
1116	643	415	792	9649	32
1196	708	488	938	9839	33
1093	829	167	851	9277	34
1291	869	616	958	9799	35
1255	1003	643	1281	10297	36
1032	828	595	1525	9644	37
1090	618	387	1804	9721	38
1051	766	463	1905	9777	39
1242	884	549	1394	9622	40
1047	886	807	1625	9520	41
1170	805	513	1963	9723	42
1081	859	835	1594	9200	43
1045	745	649	1479	8589	44
1019	630	720	1753	8389	45
1208	889	515	1748	8901	46
1127	910	732	1617	8596	47
1079	1018	985	2054	9291	48
1282	1086	972	2486	10163	49
1306	1267	1016	2663	10303	50
1150	1034	1234	2914	10217	51
1360	1268	881	3069	10232	52
1021	1143	870	3288	9822	53
1213	876	961	2846	9148	54

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART IV. (*a.*)—Experience of Group G. (Mining Occupations).—*continued.*

Age.	Years of Life Exposed to Risk of Sickness.	Number of Sickness Claims.			
		First Two Years of Sickness.	Remainder of Sickness after Two Years.	All Sickness.	First Three Months of Sickness.
	(1)	(2)	(3)	(4)	(5)
55	1674·5	775	72	836	3404
56	1580	738	72	797	2922
57	1454·5	677	71	733	3173
58	1343·5	653	73	706	2832
59	1278·5	638	85	702	2764
60	1190	614	90	687	2753
61	1092	543	105	615	2162
62	970·5	487	112	578	2121
63	861·5	442	114	532	1961
64	749	378	117	474	1720
65	608·5	306	106	394	1329
66	547	269	109	357	1161
67	463	242	104	321	1215
68	400·5	196	101	283	812
69	332·5	173	93	248	793
70	293·5	137	102	219	552
71	238	104	95	185	434
72	217	84	97	170	371
73	177·5	70	83	142	308
74	148·5	53	77	120	178
75	122·5	40	69	103	158
76	102·5	37	57	91	134
77	85	25	54	74	80
78	66·5	20	41	58	93
79	57·5	16	36	52	72
80	47	14	35	45	46
81	41·5	12	35	44	62
82	28	6	21	27	39
83	18·5	5	14	18	3
84	16·5	4	12	14	15
85	14	3	9	12	22
86	10·5	2	7	9	4
87	9	2	7	8	4
88	6	1	5	6	9
89	2·5	1	2	3	5
90	1	...	...	...	...
91	1	...	...	...	...
92	...	...	...	...	...
93	...	...	...	...	...
94	...	...	...	...	...
95	...	...	...	...	...
96	...	...	...	...	...
97	...	...	...	...	...
98	...	...	...	...	...
99	...	...	...	...	...
100	...	...	...	...	...
Total.	175,186	70,994	3,397	73,765	245,077

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART IV. (*a.*)—Experience of Group G. (Mining Occupations).—*continued*

Number of Weeks of Sickness-Claim.					Age.
Second Three Months of Sickness. (6)	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	
1157	1041	701	3208	9511	55
1021	1102	1103	3088	9236	56
1142	1083	790	3041	9229	57
1182	1045	1082	3116	9256	58
1223	1234	1295	3610	10126	59
1316	1726	1571	3729	11095	60
916	1326	1944	4317	10664	61
1024	1171	1616	4949	10880	62
985	1115	1276	5162	10499	63
881	1012	1544	4864	10022	64
711	881	1243	4840	9004	65
573	949	1255	4783	8720	66
701	742	1287	4279	8224	67
432	703	1047	4387	7381	68
508	663	822	3988	6776	69
375	460	1099	4281	6765	70
266	332	554	4377	5962	71
283	512	506	4158	5831	72
298	395	661	3592	5254	73
128	264	595	3547	4711	74
89	174	391	3177	3990	75
116	199	310	2717	3476	76
89	147	302	2319	2937	77
38	48	137	1920	2236	78
42	98	159	1658	2029	79
49	105	120	1568	1888	80
18	...	126	1481	1687	81
43	51	20	897	1050	82
15	42	100	550	710	83
23	17	36	538	629	84
5	26	23	463	539	85
12	26	7	335	384	86
...	...	45	280	329	87
13	26	4	242	294	88
...	...	...	89	94	89
..	...	...	...	...	90
..	...	...	...	...	91
...	...	...	...	...	92
...	...	...	...	...	93
...	...	...	...	...	94
...	...	...	...	...	95
...	...	...	...	...	96
...	...	...	...	...	97
...	...	...	...	...	98
...	...	...	...	...	99
...	...	...	...	...	100
55,815	47,090	44,412	146,674	539,067	

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART IV. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group G.

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First Two Years of Sickness. (1)	Remainder of Sickness after Two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second six Months. (6)	Second Twelve Months. (7)	After Two Years. (8)	All Periods. (9)
15		...				...	...	...	...
16	·4554	·0000	·4554	1·4160	·1073	·0395	·0033	·0000	1·5233
17									·0440
18	·4162	·0000	·4162	1·2770	·1275	·0482	·0105	·0000	1·4632
19	·3931	·0000	·3931	1·2410	·1401	·0764	·0106	·0000	1·4681
20	·3813	·0002	·3815	1·1390	·1419	·0732	·0277	·0002	1·3820
21	·3787	·0007	·3789	1·1570	·1345	·0665	·0354	·0011	1·3945
22	·3820	·0010	·3824	1·1880	·1762	·0966	·0531	·0301	1·5440
23	·3823	·0013	·3830	1·1680	·1338	·0718	·0450	·0385	1·4571
24	·3815	·0017	·3820	1·1800	·1481	·0640	·0621	·0467	1·5009
25	·3875	·0017	·3886	1·2200	·2092	·1127	·0558	·0570	1·6547
26	·3806	·0019	·3819	1·1540	·1847	·1350	·1045	·0857	1·6639
27	·3795	·0027	·3812	1·1810	·1752	·1221	·0694	·0954	1·6431
28	·3893	·0025	·3912	1·2170	·1960	·1427	·0676	·1024	1·7257
29	·3852	·0019	·3869	1·2000	·1766	·0770	·0620	·0907	1·6063
30	·3800	·0021	·3818	1·2060	·2096	·1098	·0866	·0978	1·7098
31	·3895	·0031	·3916	1·2430	·2049	·1494	·0945	·1169	1·8087
32	·3969	·0036	·3994	1·2680	·2118	·1220	·0787	·1503	1·8308
33	·3898	·0046	·3933	1·2580	·2312	·1369	·0943	·1813	1·9017
34	·3861	·0037	·3891	1·2940	·2229	·1692	·0341	·1738	1·8940
35	·3793	·0056	·3834	1·3020	·2771	·1865	·1322	·2057	2·1035
36	·4056	·0066	·4104	1·3420	·2754	·2201	·1411	·2811	2·2597
37	·3812	·0082	·3875	1·2860	·2344	·1880	·1352	·3463	2·1899
38	·3963	·0094	·4048	1·4030	·2627	·1489	·0933	·4348	2·3427
39	·3950	·0108	·4044	1·3720	·2580	·1880	·1137	·4677	2·3994
40	·4003	·0079	·4076	1·4170	·3169	·2253	·1401	·3557	2·4550
41	·3901	·0103	·3982	1·3940	·2832	·2400	·2183	·4395	2·5750
42	·4170	·0134	·4273	1·5420	·3422	·2352	·1500	·5741	2·8435
43	·4195	·0110	·4290	1·4850	·3322	·2640	·2566	·4899	2·8277
44	·4165	·0116	·4255	1·5510	·3468	·2473	·2154	·4909	2·8514
45	·4198	·0152	·4309	1·5060	·3595	·2227	·2541	·6186	2·9609
46	·4372	·0148	·4489	1·6780	·4467	·3282	·1903	·6460	3·2892
47	·4277	·0137	·4391	1·6050	·4298	·3471	·2793	·6167	3·2779
48	·4379	·0189	·4521	1·6380	·4254	·4015	·3883	·8097	3·6629
49	·4415	·0257	·4585	1·7680	·5226	·4428	·3963	1·0140	4·1437
50	·4397	·0245	·4622	1·7440	·5618	·5453	·4371	1·1470	4·4352
51	·4474	·0330	·4732	1·7820	·5277	·4744	·5662	1·3380	4·6883
52	·4437	·0359	·4722	1·7960	·6682	·6232	·4329	1·5080	5·0283
53	·4534	·0373	·4876	1·8110	·5284	·5916	·4503	1·7020	5·0833
54	·4540	·0364	·4826	1·8210	·6790	·4905	·5380	1·5930	5·1215

[*Adjusted rates have not been obtained for this Group* (*G.*)]

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART IV. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of Group G.—*contd.*

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First Two Years of Sickness. (1)	Remainder of Sickness after Two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second Six Months. (6)	Second Twelve Months. (7)	After Two Years. (8)	All Periods. (9)
55	·4629	·0430	·4994	2·0330	·6910	·6218	·4187	1·9160	5·6805
56	·4671	·0456	·5044	1·8490	·6462	·6974	·6979	1·9540	5·8445
57	·4652	·0488	·5037	2·1810	·7848	·7442	·5429	2·0890	6·3419
58	·4862	·0544	·5257	2·1090	·8802	·7780	·8056	2·3200	6·8928
59	·4987	·0664	·5488	2·1610	·9561	·9638	1·0130	2·8220	7·9159
60	·5160	·0756	·5775	2·3140	1·1060	1·4510	1·3200	3·1330	9·3240
61	·4973	·0962	·5632	1·9800	·8389	1·2140	1·7800	3·9540	9·7669
62	·5018	·1154	·5955	2·1850	1·3280	1·2070	1·6650	5·0990	11·4840
63	·5130	·1323	·6175	2·2760	1·1430	1·2940	1·4810	5·9910	12·1850
64	·5047	·1563	·6328	2·2960	1·1760	1·3510	2·0610	6·4940	13·3780
65	·5028	·1742	·6474	2·1840	1·1690	1·4470	2·0420	7·9520	14·7940
66	·4918	·1993	·6527	2·1220	1·0470	1·7350	2·2940	8·7440	15·9420
67	·5226	·2246	·6933	2·6230	1·5140	1·6030	2·7800	9·2410	17·7610
68	·4895	·2522	·7066	2·0280	1·0780	1·7580	2·6140	10·9500	18·4280
69	·5204	·2798	·7461	2·3850	1·5290	1·9950	2·4730	11·9900	20·3720
70	·4668	·3475	·7461	1·8800	1·2750	1·5640	3·7450	14·5800	23·0440
71	·4369	·3991	·7773	1·8240	1·1180	1·3950	2·3280	18·4000	25·0650
72	·3871	·4470	·7832	1·7100	1·3040	2·3590	2·3320	19·1500	26·8550
73	·3944	·4677	·8000	1·7360	1·6790	2·2250	3·7240	20·2300	29·5940
74	·3569	·5184	·8079	1·1990	·8618	1·7770	4·0050	23·8900	31·7328
75	·3266	·5632	·8409	1·2900	·7266	1·4200	3·1930	25·9400	32·5696
76	·3610	·5562	·8878	1·3070	1·1320	1·9420	3·0250	26·5100	33·9160
77	·2941	·6353	·8706	·9412	1·0470	1·7300	3·5530	27·2900	34·5612
78	·3007	·6166	·8722	1·3980	·5715	·7218	2·0600	28·8700	33·6213
79	·2783	·6261	·9042	1·2520	·7303	1·7040	2·7650	28·8300	35·2813
80	·2979	·7447	·9574	·9788	·8281	2·2350	2·5540	33·3600	39·9559
81	·2892	·8435	1·0600	1·4940	·4338	·0000	3·0370	35·7000	40·6648
82	·2143	·7499	·9642	1·3930	1·5360	1·8570	·7142	32·0300	37·5302
83	·2703	·7567	·9729	·1621	·8108	2·2700	5·4050	29·7300	38·3779
84	·2424	·7273	·8484	·9090	1·3940	1·0300	2·1820	32·6000	38·1150
85	·2143	·6428	·8572	1·5710	·3572	1·8580	1·6430	33·0800	38·5092
86	·1904	·6667	·8570	·3810	1·1430	2·4770	·6667	31·9000	36·5677
87	·2222	·7778	·8890	·4445	·0000	·0000	5·0000	31·1200	36·5645
88	·1666	·8333	1·0000	1·5000	2·1660	4·3330	·6667	40·3300	48·9957
89	·4000	·8000	1·2000	2·0000	·0000	·0000	·0000	35·6000	37·6000
90	·0000	·0000	·0000	·0000	·0000	·0000	·0000	·0000	·0000
91	·0000	·0000	·0000	·0000	·0000	·0000	·0000	·0000	·0000
92	...	...	...	...	...	...	...	...	...
93	...	...	...	...	...	...	...	...	...
94	...	...	...	...	...	...	...	...	...
95	..	...	...	...	...	...	...	...	...
96	...	...	...	...	...	...	...	...	...
97	...	...	...	...	...	...	...	...	...
98	...	...	...	...	...	...	...	...	...
99	...	...	...	...	...	...	...	...	...
100	...	...	...		...	...	...	...	...

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART V. (*a.*)—Experience of Whole Society. Groups A. H. J., B. C. D., E. F., and G. (combined).

Age.	Years of Life Exposed to Risk of Sickness.	Number of Sickness Claims.			
		First Two Years of Sickness.	Remainder of Sickness after Two Years.	All Sickness.	First Three Months of Sickness.
	(1)	(2)	(3)	(4)	(5)
15	29	18		18	40
16	861	803	...	803	2006
17	13201·5	3910	...	3910	11302
18	28305	8784	...	8784	24824
19	59515·5	15688	2	15688	45005
20	73434·5	19152	11	19155	55514
21	83234	20805	26	20812	60634
22	89453·5	21530	52	21551	63322
23	93373	22162	73	22205	65081
24	94622·5	22376	94	22429	66349
25	95373	22231	116	22298	66769
26	94864·5	22348	130	22440	66430
27	93863·5	21975	135	22071	65796
28	92494	21615	149	21715	64595
29	91640	21357	146	21458	64485
30	90890·5	21170	164	21301	64345
31	88914·5	20911	179	21032	65260
32	86595·5	20431	179	20557	63360
33	85033	19963	219	20110	63025
34	82091	19226	235	19400	60949
35	79122	18488	270	18696	60521
36	76401·5	18088	251	18283	58762
37	73874	17612	285	17826	57987
38	70671	16881	297	17110	56703
39	68406	16552	338	16811	56663
40	66546·5	16216	362	16495	55708
41	64306·5	15988	406	16295	55720
42	61856·5	15396	408	15731	54874
43	59879·5	15046	424	15377	53556
44	57895	14671	451	15022	52755
45	55407·5	14214	462	14582	51803
46	53055	13703	481	14092	51179
47	51321·5	13488	512	13901	50360
48	49712	13193	542	13630	49537
49	47863	12976	606	13448	49977
50	46105	12550	615	13055	50166
51	44476	12381	700	12956	48784
52	42702·5	11953	791	12577	48680
53	41076·5	11707	835	12416	48560
54	39108·5	11304	872	11999	46004

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART V. (*a*).—Experience of Whole Society. Groups A. H. J., B. C. D., E. F., and G. (combined).

Number of Weeks of Sickness-Claim.					Age.
Second Three Months of Sickness. (6)	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	
...	...	...	...	40	15
52	...	...	...	2058	16
716	242	11	...	12271	17
1829	795	153	...	27601	18
3987	1962	599	30	51583	19
5534	3150	1387	209	65794	20
6692	3648	2056	598	73628	21
7773	4589	2457	1619	79760	22
7730	5288	3059	2504	83661	23
8521	4802	3666	3078	86416	24
9164	5779	3513	3980	89206	25
8514	5695	3799	4910	89349	26
9147	6767	4007	4923	90640	27
8742	6002	4149	5484	88972	28
8921	6084	3900	5531	88922	29
9505	6266	4819	6625	91559	30
9598	6752	4663	6931	93205	31
9362	6608	5098	6843	91271	32
9545	7257	5400	8457	93683	33
9822	6680	4677	9546	91674	34
9969	6898	4868	11094	93350	35
10204	7950	4971	10592	92478	36
9822	7501	5935	11594	92839	37
10029	7403	5693	12660	92488	38
10263	7886	5819	14353	94985	39
10286	8187	6741	15275	96196	40
10767	7875	6815	16766	97944	41
10837	9067	6623	17163	98565	42
11303	8752	7772	17763	99145	43
10939	8733	7673	18770	98871	44
11203	8799	7134	19848	98787	45
11360	9589	7492	21057	100677	46
11778	9227	7764	22122	101251	47
11876	9882	8019	23590	102905	48
12242	10233	9453	25559	107465	49
12515	10043	8574	27499	108796	50
12970	11948	10058	30868	114628	51
13032	11049	11334	33645	117740	52
13687	12026	10255	37132	121660	53
14032	13167	12382	37830	123415	54

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART V. (*a.*)—Experience of Whole Society.
Groups A. H. J., B. C. D., E. F., and G. (combined).—*contd.*

Age.	Years of Life Exposed to Risk of Sickness. (1)	Number of Sickness Claims. First Two Years of Sickness. (2)	Remainder of Sickness After Two Years. (3)	All Sickness. (4)	First Three Months of Sickness. (5)
55	37134·5	11135	944	11914	46799
56	34937·5	10645	1005	11485	45438
57	32952	10300	1046	11147	44744
58	30406·5	9692	1058	10558	42582
59	28456	9248	1124	10136	40105
60	26405·5	8901	1173	9835	39709
61	24312	8399	1261	9383	37650
62	22032	7745	1284	8777	34724
63	19914	7192	1352	8252	33500
64	17711	6555	1417	7689	30634
65	15662	6002	1436	7145	27570
66	13897	5383	1485	6596	25225
67	12496	4944	1545	6180	23081
68	11073·5	4449	1517	5710	21190
69	10195	4240	1589	5529	20606
70	9274·5	3851	1713	5255	18184
71	8560·5	3547	1792	5010	16858
72	7790·5	3234	1832	4748	15054
73	7269	2982	1926	4588	14229
74	6407·5	2612	1901	4216	11894
75	5627	2313	1833	3866	10897
76	4952·5	2041	1780	3547	9493
77	4242·5	1686	1684	3128	7682
78	3479	1377	1539	2699	6387
79	2894	1077	1341	2270	4884
80	2327·5	885	1190	1930	3822
81	1901	682	1020	1599	3145
82	1499	515	877	1291	2214
83	1204·5	378	732	1047	1786
84	929	292	585	827	1169
85	720	231	479	667	1041
86	494	146	347	468	618
87	350·5	98	239	325	428
88	225	57	156	203	210
89	151	38	117	147	150
90	96	23	76	92	53
91	67	17	50	63	92
92	40·5	11	32	39	33
93	24·5	7	21	26	27
94	19	3	16	18	...
95	7	2	[illegible]	10	26
96	6	...	5	5	...
97	3·5	1	2	3	2
98	1·5	1	1	2	5
99	1·	..	1	1	...
100	·5	1	...	1	1.
Total.	2,995,724·5	781,800	54,349	826,466	2,741 343

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART V. (*a*). Experience of Whole Society.
Groups A. H. J., B. C. D., E. F., and G. (combined).—*contd.*

Number of Weeks of Sickness-Claim.					Age.
Second Three Months of Sickness. (6)	Second Six Months of Sickness. (7)	Second Twelve Months of Sickness. (8)	Remainder of Sickness. (9)	All Periods of Sickness. (10)	
13611	12752	12940	42017	128119	55
14268	13567	12636	44736	130645	56
14768	14918	13509	45390	133329	57
14843	14816	14662	46481	133385	58
14317	15059	16451	48226	134156	59
14553	15616	16250	50815	136943	60
14516	16424	17252	53416	139259	61
14306	15636	18598	55401	138663	62
14126	16112	17475	59279	140492	63
13488	15760	20439	60443	140764	64
12517	15244	18789	62527	136647	65
11606	15335	18868	65141	136176	66
11203	12917	18930	66884	133014	67
10849	13796	17496	66716	130047	68
10814	14696	18771	69452	134340	69
9954	13923	20271	74672	137004	70
9755	13551	19585	78222	137970	71
9216	13066	19580	80566	137482	72
8806	12593	18643	84563	138833	73
7450	11875	17688	83715	132621	74
6855	10223	16428	81205	125609	75
6180	9351	16264	78772	120060	76
5379	8771	13129	74384	109345	77
4362	6069	11404	66864	95086	78
3436	5688	8724	60093	82825	79
2940	4563	7935	51413	70674	80
2296	3560	5875	45259	60135	81
1609	2394	4782	38275	49273	82
1487	2210	3355	32887	41725	83
795	1576	2828	25515	31884	84
763	1089	2157	20712	25762	85
502	824	1372	14280	17597	86
353	513	704	10768	12766	87
143	360	625	6928	8265	88
147	214	333	4864	5709	89
63	156	364	3035	3671	90
61	77	159	2125	2515	91
36	67	131	1349	1616	92
23	34	76	854	1013	93
3	27	25	733	789	94
26	...	...	345	398	95
...	...	...	206	206	96
...	...	...	46	48	97
...	...	...	51	56	98
...	...	...	30	30	99
1	...	...	...	14	100
646,694	620,003	658,291	2,356,103	7,022,438	

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART V. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of the Whole Society.

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First Two Years of Sickness. (1)	Remainder of Sickness after Two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second Six Months. (6)	Second Twelve Months. (7)	After Two Years. (8)	All Periods. (9)
15									
16	·3359	·0000	·3359	·9462	·0558	·0170	·0010	·0000	1·0200
17									
18	·3103	·0000	·3103	·8770	·0646	·0281	·0054	·0000	·9751
19	·2636	·0000	·2636	·7562	·0670	·0330	·0100	·0005	·8667
20	·2607	·0001	·2608	·7560	·0753	·0429	·0190	·0028	·8960
21	·2500	·0003	·2500	·7285	·0804	·0438	·0247	·0072	·8846
22	·2406	·0006	·2408	·7079	·0869	·0513	·0274	·0181	·8916
23	·2373	·0008	·2378	·6970	·0828	·0566	·0328	·0268	·8960
24	·2364	·0010	·2370	·7012	·0901	·0507	·0388	·0325	·9133
25	·2331	·0012	·2338	·7001	·0961	·0606	·0368	·0417	·9353
26	·2356	·0014	·2365	·7002	·0898	·0600	·0401	·0518	·9419
27	·2342	·0014	·2352	·7010	·0974	·0721	·0428	·0524	·9657
28	·2336	·0016	·2348	·6984	·0945	·0649	·0448	·0593	·9619
29	·2331	·0016	·2342	·7037	·0973	·0664	·0425	·0604	·9703
30	·2329	·0018	·2344	·7079	·1046	·0689	·0530	·0729	1·0073
31	·2352	·0020	·2364	·7340	·1079	·0760	·0524	·0780	1·0483
32	·2359	·0021	·2374	·7317	·1081	·0763	·0589	·0790	1·0540
33	·2347	·0026	·2365	·7412	·1122	·0853	·0635	·0995	1·1017
34	·2397	·0029	·2363	·7425	·1196	·0814	·0569	·1163	1·1167
35	·2336	·0034	·2363	·7649	·1260	·0872	·0615	·1402	1·1798
36	·2368	·0033	·2393	·7691	·1336	·1040	·0651	·1386	1·2104
37	·2383	·0039	·2413	·7849	·1330	·1015	·0804	·1569	1·2567
38	·2389	·0042	·2421	·8024	·1419	·1047	·0806	·1791	1·3087
39	·2419	·0049	·2458	·8283	·1501	·1153	·0851	·2098	1·3886
40	·2437	·0054	·2478	·8371	·1546	·1230	·1013	·2295	1·4455
41	·2486	·0063	·2535	·8665	·1674	·1225	·1060	·2607	1·5231
42	·2490	·0066	·2543	·8871	·1752	·1466	·1070	·2775	1·5934
43	·2514	·0071	·2568	·8944	·1888	·1461	·1298	·2967	1·6558
44	·2477	·0078	·2595	·9112	·1890	·1508	·1326	·3242	1·7078
45	·2564	·0083	·2631	·9349	·2022	·1588	·1288	·3582	1·7829
46	·2582	·0091	·2656	·9646	·2141	·1808	·1412	·3969	1·8976
47	·2628	·0100	·2708	·9813	·2295	·1798	·1513	·4310	1·9729
48	·2653	·0109	·2742	·9965	·2389	·1988	·1614	·4745	2·0701
49	·2713	·0127	·2809	1·0442	·2558	·2138	·1974	·5340	2·2452
50	·2722	·0133	·2830	1·0881	·2714	·2179	·1860	·5964	2·3598
51	·2784	·0157	·2915	1·0969	·2916	·2686	·2262	·6940	2·5773
52	·2799	·0185	·2945	1·1400	·3051	·2588	·2653	·7879	2·7571
53	·2851	·0203	·3024	1·1822	·3332	·2928	·2496	·9040	2·9618
54	·2889	·0223	·3068	1·1763	·3588	·3367	·3164	·9673	3·1555

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART V. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of the Whole Society.

Adjusted Rates.									
Proportion of Members Sick.			Weeks of Sickness per Member per Annum.						Age.
First Two Years of Sickness. (10)	Remainder of Sickness after Two Years. (11)	All Sickness. (12)	First Three Months. (13)	Second Three Months. (14)	Second Six Months. (15)	Second Twelve Months. (16)	After Two Years. (17)	All Periods. (18)	
...	...	...	...	...	...	...	...	...	15
·331	·000	·331	·930	·054	·021	·000	·000	1·005	16
·321	·000	·321	·899	·057	·024	·000	·000	·980	17
·303	·000	·303	·855	·063	·028	·006	·000	·952	18
·280	·000	·280	·807	·069	·035	·012	·001	·924	19
·265	·000	·266	·763	·075	·041	·018	·004	·901	20
·251	·000	·251	·729	·081	·046	·024	·009	·889	21
·240	·000	·241	·708	·086	·051	·029	·016	·890	22
·236	·000	·236	·699	·088	·054	·035	·024	·900	23
·236	·000	·237	·695	·091	·057	·037	·033	·913	24
·234	·001	·235	·695	·093	·059	·040	·041	·928	25
·234	·001	·235	·696	·094	·062	·041	·048	·941	26
·234	·001	·235	·697	·096	·064	·044	·053	·954	27
·234	·002	·235	·701	·098	·065	·046	·058	·968	28
·233	·002	·235	·706	·101	·067	·048	·063	·985	29
·234	·002	·235	·713	·104	·069	·052	·069	1·007	30
·235	·002	·235	·722	·107	·071	·055	·078	1·033	31
·235	·002	·236	·731	·111	·075	·058	·088	1·063	32
·234	·003	·236	·740	·115	·079	·060	·101	1·095	33
·237	·003	·236	·750	·119	·084	·062	·114	1·129	34
·236	·003	·237	·761	·124	·089	·065	·129	1·168	35
·237	·003	·238	·773	·130	·094	·070	·145	1·212	36
·238	·004	·241	·788	·135	·101	·075	·163	1·262	37
·240	·004	·243	·805	·142	·107	·083	·183	1·320	38
·242	·005	·246	·824	·148	·115	·090	·206	1·383	39
·244	·005	·249	·843	·156	·123	·097	·230	1·449	40
·247	·006	·252	·862	·165	·130	·106	·253	1·516	41
·248	·007	·254	·881	·173	·138	·113	·277	1·582	42
·250	·007	·257	·899	·182	·146	·121	·301	1·649	43
·252	·008	·260	·918	·191	·154	·128	·327	1·718	44
·255	·008	·263	·938	·200	·164	·135	·357	1·794	45
·258	·009	·266	·960	·210	·175	·143	·391	1·879	46
·262	·010	·271	·985	·222	·187	·154	·431	1·979	47
·265	·011	·275	1·012	·237	·199	·168	·480	2·096	48
·270	·013	·280	1·041	·254	·213	·185	·538	2·231	49
·272	·014	·284	1·072	·272	·228	·203	·609	2·384	50
·277	·016	·290	1·104	·289	·248	·224	·691	2·556	51
·281	·018	·295	1·137	·309	·268	·247	·784	2·745	52
·286	·020	·302	1·173	·328	·294	·272	·888	2·955	53
·291	·022	·310	1·212	·352	·322	·300	·999	3·185	54

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART V. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of the Whole Society.—*continued.*

Age.	Unadjusted Rates.								
	Proportion of Members Sick.			Weeks of Sickness per Member per Annum.					
	First Two Years of Sickness. (1)	Remainder of Sickness after Two Years. (2)	All Sickness. (3)	First Three Months. (4)	Second Three Months. (5)	Second Six Months. (6)	Second Twelve Months. (7)	After Two Years. (8)	All Periods. (9)
55	·2999	·0254	·3207	1·2603	·3665	·3434	·3485	1·1315	3·4502
56	·3046	·0287	·3289	1·3005	·4084	·3883	·3619	1·2804	3·7395
57	·3125	·0317	·3383	1·3578	·4482	·4527	·4100	1·3775	4·0462
58	·3187	·0348	·3473	1·4005	·4881	·4873	·4820	1·5287	4·3866
59	·3250	·0395	·3563	1·4094	·5031	·5292	·5782	1·6948	4·7147
60	·3370	·0444	·3725	1·5038	·5511	·5914	·6153	1·9244	5·1860
61	·3455	·0519	·3859	1·5486	·5971	·6755	·7098	2·1971	5·7281
62	·3515	·0583	·3983	1·5761	·6493	·7097	·8439	2·5146	6·2936
63	·3611	·0679	·4144	1·6822	·7094	·8091	·8775	2·9767	7·0549
64	·3701	·0800	·4342	1·7297	·7616	·8898	1·1538	3·4128	7·9477
65	·3832	·0917	·4562	1·7603	·7992	·9733	1·1998	3·9923	8·7249
66	·3874	·1069	·4746	1·8151	·8352	1·1036	1·3579	4·6874	9·7992
67	·3957	·1236	·4945	1·8471	·8965	1·0337	1·5143	5·3524	10·6440
68	·4018	·1370	·5156	1·9136	·9798	1·2458	1·5808	6·0250	11·7450
69	·4159	·1559	·5423	2·0212	1·0608	1·4413	1·8415	6·8122	13·1770
70	·4153	·1847	·5666	1·9607	1·0732	1·5012	2·1855	8·0514	14·7720
71	·4144	·2093	·5852	1·9693	1·1395	1·5830	2·2876	9·1376	16·1170
72	·4151	·2352	·6094	1·9323	1·1830	1·6772	2·5135	10·3410	17·6470
73	·4102	·2650	·6313	1·9575	1·2113	1·7325	2·5647	11·6330	19·0990
74	·4076	·2967	·6580	1·8563	1·1625	1·8533	2·7609	13·0650	20·6980
75	·4111	·3258	·6871	1·9366	1·2182	1·8167	2·9195	14·4310	22·3220
76	·4121	·3594	·7163	1·9168	1·2479	1·8883	3·2840	15·9060	24·2430
77	·3975	·3970	·7374	1·8107	1·2682	2·0671	3·0960	17·5330	25·7750
78	·3959	·4424	·7759	1·8359	1·2538	1·7444	3·2789	19·2190	27·3320
79	·3722	·4634	·7843	1·6876	1·1873	1·9655	3·0146	20·7640	28·6190
80	·3802	·5112	·8292	1·6421	1·2632	1·9609	3·4098	22·0890	30·3650
81	·3588	·5365	·8412	1·6544	1·2078	1·8727	3·0911	23·8080	31·6340
82	·3436	·5851	·8612	1·4770	1·0734	1·5964	3·1902	25·5340	32·8710
83	·3138	·6077	·8692	1·4828	1·2345	1·8348	2·7859	27·3030	34·6410
84	·3144	·6298	·8902	1·2583	·8558	1·6964	3·0445	27·4650	34·3200
85	·3208	·6653	·9264	1·4458	1·0598	1·5111	2·9973	28·7670	35·7810
86	·2956	·7025	·9474	1·2510	1·0162	1·6700	2·7768	28·9070	35·6210
87	·2797	·6819	·9272	1·2211	1·0071	1·4636	2·0082	30·7220	36·4220
88	·2533	·6933	·9022	·9333	·6356	1·6000	2·7731	30·7910	36·7330
89	·2517	·7749	·9734	·9934	·9801	1·4172	2·2063	32·2110	37·8080
90	·2395	·7916	·9583	·5521	·6562	1·6250	3·1907	31·6150	38·2390
91	·2537	·7463	·9401	1·3732	·9104	1·1642	2·3732	31·7170	37·5380
92	·2716	·7900	·9629	·8148	·8642	1·6543	3·2597	33·3080	39·9010
93	·2857	·8570	1·0610	1·1020	·9388	1·3877	3·0615	34·8570	41·3470
94	·1579	·8422	·9473	·0000	·1579	1·4211	1·3690	38·5790	41·5270
95	·2857	1·1430	1·4290	3·7142	3·7143	·0000	·1415	49·2860	56·8560
96	·0000	·8333	·8339	·0000	·0000	·0000	·0000	34·3340	34·3340
97	·2857	·5714	·8570	·5714	·0000	·0000	·0000	13·1430	13·7144
98	·6667	·6667	1·3330	3·3333	·0000	·0000	·0000	34·0000	37·3333
99	·0000	1·0000	1·0000	·0000	·0000	·0000	·0000	30·0000	30·0000
100	2·0000	·0000	2·0000	26·0000	2·0000	·0000	·0000	·0000	28·0000

TABLE D.—*continued.*

SICKNESS EXPERIENCE 1893–97 (IN OCCUPATION GROUPS).

PART V. (*b.*)—Proportion of Members Sick and Rates of Sickness in Weeks per Member per annum deduced from the foregoing Experience of the Whole Society.—*continued.*

Adjusted Rates.									
Proportion of Members Sick.			Weeks of Sickness per Member per Annum.						
First Two Years of Sickness. (10)	Remainder of Sickness after Two Years. (11)	All Sickness. (12)	First Three Months. (13)	Second Three Months. (14)	Second Six Months. (15)	Second Twelve Months (16)	After Two Years. (17)	All Periods. (18)	Age.
·298	·025	·319	1·255	·378	·355	·333	1·117	3·438	55
·304	·028	·327	1·299	·408	·394	·374	1·240	3·715	56
·312	·032	·338	1·345	·441	·436	·423	1·374	4·019	57
·319	·035	·348	1·392	·476	·484	·480	1·525	4·357	58
·327	·040	·359	1·440	·514	·538	·549	1·704	4·745	59
·335	·045	·371	1·490	·557	·597	·629	1·925	5·198	60
·344	·051	·385	1·545	·602	·663	·721	2·203	5·734	61
·353	·059	·399	1·603	·648	·734	·828	2·547	6·360	62
·362	·069	·416	1·662	·695	·808	·947	2·960	7·072	63
·370	·080	·432	1·721	·743	·884	1·072	3·443	7·863	64
·380	·092	·454	1·778	·792	·964	1·205	3·992	8·731	65
·389	·106	·474	1·833	·846	1·051	1·348	4·607	9·685	66
·397	·122	·496	1·884	·906	1·150	1·508	5·299	10·747	67
·404	·139	·518	1·926	·970	1·259	1·687	6·086	11·928	68
·411	·159	·541	1·954	1·032	1·374	1·883	6·981	13·224	69
·413	·183	·563	1·968	1·087	1·487	2·083	7·992	14·617	70
·414	·208	·585	1·967	1·131	1·590	2·280	9·116	16·084	71
·415	·235	·610	1·956	1·164	1·680	2·468	10·337	17·605	72
·413	·264	·633	1·941	1·189	1·754	2·644	11·644	19·172	73
·412	·297	·660	1·925	1·208	1·816	2·809	13·026	20·784	74
·409	·327	·685	1·905	1·225	1·867	2·956	14·475	22·428	75
·407	·362	·714	1·877	1·238	1·903	3·078	15·977	24·073	76
·400	·397	·741	1·840	1·247	1·922	3·166	17·530	25·705	77
·395	·436	·771	1·789	1·249	1·927	3·213	19·122	27·300	78
·381	·470	·793	1·728	1·239	1·911	3·222	20·744	28·844	79
·370	·506	·819	1·660	1·215	1·879	3·203	22·363	30·320	80
·356	·540	·838	1·589	1·185	1·832	3·164	23·926	31·696	81
·344	·580	·861	1·521	1·143	1·778	3·107	25·365	32·914	82
·328	·610	·879	1·456	1·100	1·718	3·019	26·638	33·931	83
·318	·631	·900	1·389	1·055	1·667	2·903	27·748	34·762	84
·306	·658	·918	1·316	1·001	1·621	2·771	28·702	35·411	85
·291	·690	·934	1·233	·942	1·578	2·658	29·527	35·938	86
·277	·700	·940	1·145	·920	1·510	2·608	30·228	36·411	87
·264	·714	·945	1·062	·914	1·507	2·548	30·892	36·923	88
·255	·749	·946	1·062	·914	1·507	2·548	31·494	37·525	89
·248	·770	·943	1·062	·914	1·507	2·548	32·216	38·247	90
·247	·778	·942	1·062	·914	1·507	2·548	32·991	39·022	91
·247	·808	·942	1·062	·914	1·507	2·548	32·991	39·022	92
·249	·838	·942	1·062	·914	1·507	2·548	32·991	39·022	93
·249	·844	·942	1·062	·914	1·507	2·548	32·991	39·022	94
·249	·852	·942	1·062	·914	1·507	2·548	32·991	39·022	95
·249	·863	·942	1·062	·914	1·507	2·548	32·991	39·022	96
·249	·862	·942	1·062	·914	1·507	2·548	32·991	39·022	97
·249	·857	·942	1·062	·914	1·507	2·548	32·991	39·022	98
·249	·857	·942	1·062	·914	1·507	2·548	32·991	39·022	99
·249	·857	·942	1·062	·914	1·507	2·548	32·991	39·022	100

TABLE E.

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART I. (*a.*)—Experience of Area 1 (Rural).

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
15	160	1	...	...	...	...	15
16	2816	35	...	...	...	...	16
17	8609	182	...	...		...	17
18	19169·5	596	...	...	...	...	18
19	29427·5	1179	...	...	...	...	19
20	34303·5	1744	...	...	...	...	20
21	36769·5	1926	420	14	...	...	21
22	37609	1957	2734·5	106	...	...	22
23	38138·5	2078	6626·5	247	...	...	23
24	37515	2020	15279	632	...	...	24
25	36821	1821	19162	695	...	...	25
26	36165	1692	21690·5	746	482	9	26
27	35370	1620	23280·5	797	1844	50	27
28	34596	1392	24345·5	723	4136	84	28
29	34359·5	1392	25297	769	10457·5	279	29
30	33792·5	1302	25726·5	751	13532	312	30
31	32713·5	1150	25696·5	656	15829·5	347	31
32	31670·5	978	25564	566	17426	350	32
33	30957·5	900	25649·5	545	18696·5	346	33
34	29765	823	25069·5	522	19302·5	334	34
35	28575	781	24533	506	19649·5	347	35
36	27485·5	678	24002	432	19788·5	298	36
37	26306·5	542	23335	364	19768·5	249	37
38	25005	501	22408·5	350	19368·5	277	38
39	24029	448	21698	310	19092·5	237	39
40	23293	416	21230	267	19000	207	40
41	22369·5	375	20633·5	249	18730·5	199	41
42	21536·5	362	20029·5	260	18365	216	42
43	20687·5	269	19409	192	17943·5	170	43
44	20200·5	265	19051	197	17687·5	167	44
45	19212	225	18286·5	168	17075·5	139	45
46	18322	216	17651·5	179	16577	144	46
47	17693·5	173	17212	153	16302·5	137	47
48	17123	131	16793	123	15974·5	112	48
49	16462	133	16270·5	130	15567·5	113	49
50	15749	111	15681	108	15066	96	50
51	15046·5	94	14996	93	14495	80	51
52	14293·5	84	14250	83	13826	78	52
53	13606	62	13567·5	62	13296·5	62	53
54	12803	64	12765·5	64	12611·5	63	54

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART I. (*a.*)—Experience of Area 1 (Rural).

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
55	12122·5	71	12084·5	70	12044·5	70	55
56	11342	57	11315·5	57	11286·5	57	56
57	10700·5	43	10676·5	43	10649	43	57
58	9899	37	9869	37	9845·5	37	58
59	9249·5	23	9216	21	9201	21	59
60	8675	42	8643·5	42	8627·5	42	60
61	7923·5	32	7895	32	7880	32	61
62	7172	21	7146	21	7130	21	62
63	6450	12	6427	12	6418	12	63
64	5706	12	5688	12	5681	12	64
65	4959	13	4947	13	4941	13	65
66	4456	12	4446	11	4441	11	66
67	4038·5	6	4032·5	6	4026	6	67
68	3651·5	6	3639	6	3635	6	68
69	3355·5	4	3337·5	4	3333·5	4	69
70	3132	5	3109·5	5	3104	5	70
71	2880·5	7	2858·5	7	2852·5	7	71
72	2617	2	2595	2	2586	2	72
73	2413·5	3	2396·5	3	2390	3	73
74	2166·5	6	2150·5	6	2144	6	74
75	1871·5	3	1855	3	1852·5	3	75
76	1648·5	4	1633·5	4	1631·5	4	76
77	1394	2	1386·5	2	1381·5	1	77
78	1135	1	1131	1	1128	1	78
79	962	1	961	1	958·5	1	79
80	772·5	...	771·5	...	772·5	...	80
81	634·5	...	633·5	...	632·5	...	81
82	522	...	522	...	520·5	...	82
83	432·5	...	431·5	...	430·5	...	83
84	351	1	350	1	349	1	84
85	286	1	285	1	284	1	85
86	195	...	193·5	...	193	...	86
87	144	...	142	...	142	...	87
88	86·5	...	84·5	...	84·5	...	88
89	60·5	...	59	...	59	...	89
90	46	...	44	...	44	...	90
91	31·5	...	31·5	...	31·5	...	91
92	14·5	...	14	...	14	...	92
93	9·5	...	9·5	...	9·5	...	93
94	6·5	...	6·5	...	6·5	...	94
95	3	...	3	...	3	...	95
96	3	...	3	...	3	...	96
97	·5	...	·5	...	·5	...	97
98	...	...	...	...	...	...	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100
Total.	1,114,046·5	31,145	773,369	12,482	574,639·5	5,924	

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART I. (*b.*)—Experience of Area 1 (Urban).

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
15	20·5	...	...	...	...	...	15
16	541·5	4	...	...	...	...	16
17	1975·5	44	...	...	...	...	17
18	5169·5	155	...	...	...	...	18
19	8413·5	514	...	...	...	...	19
20	10019	679	...	...	...	...	20
21	10977	829	91	5	...	...	21
22	11581·5	893	416	16	...	...	22
23	12058·5	930	1325·5	54	...	...	23
24	12116	910	3693·5	164	...	...	24
25	12112·5	872	4814	225	...	...	25
26	11956	810	5673	239	55	...	26
27	11862	736	6439	251	196	3	27
28	11517	740	6785·5	278	728	19	28
29	11422	671	7336	270	2438	55	29
30	11239·5	578	7582	252	3354	78	30
31	10986	541	7745	214	4213·5	95	31
32	10666·5	481	7845·5	228	4886·5	100	32
33	10483	439	8020	183	5484·5	88	33
34	10175	359	8000·5	176	5827·5	100	34
35	9720·5	331	7879	171	6014·5	96	35
36	9388	301	7730	126	6121·5	84	36
37	9039	247	7599·5	141	6207·5	85	37
38	8635·5	258	7366	144	6135·5	101	38
39	8175	176	7070·5	105	5999	77	39
40	8006·5	190	7046·5	114	6106·5	86	40
41	7584	140	6790·5	84	5991·5	65	41
42	7271	135	6577	81	5892·5	58	42
43	6949·5	110	6353	63	5771	49	43
44	6811·5	110	6311·5	60	5770	48	44
45	6439·5	98	6057·5	70	5579·5	61	45
46	6162·5	61	5869	45	5411	32	46
47	5966·5	67	5755	54	5380·5	42	47
48	5756	55	5627	46	5280·5	39	48
49	5412·5	54	5349·5	49	5053·5	38	49
50	5267·5	41	5256·5	40	5023	34	50
51	5083·5	35	5081·5	35	4913	33	51
52	4872·5	39	4871·5	39	4747	38	52
53	4727	29	4727	29	4645	26	53
54	4574	33	4574	33	4534	31	54

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART I.—Experience of Area 1 (*b*) (Urban).—*continued.*

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
55	4323	30	4322	29	4314	29	55
56	4070·5	23	4070·5	23	4068	22	56
57	3818·5	15	3818·5	15	3818·5	15	57
58	3555	12	3555	12	3555	12	58
59	3266	9	3266	9	3266	9	59
60	3004·5	22	3004·5	22	3004·5	22	60
61	2753·5	8	2753·5	8	2751·5	8	61
62	2485·5	10	2485·5	10	2484·5	10	62
63	2217·5	5	2217·5	5	2216·5	5	63
64	1974	6	1974	6	1973	6	64
65	1766·5	7	1766·5	7	1765·5	7	65
66	1540	5	1540	5	1539	5	66
67	1375	3	1375	3	1374	3	67
68	1219·5	1	1219·5	1	1218·5	1	68
69	1100	4	1100	4	1099	4	69
70	944·5	1	944·5	1	944	1	70
71	875·5	1	875·5	1	874·5	1	71
72	775	1	775	1	775	1	72
73	694	2	694	2	694	2	73
74	582	...	582	...	582	...	74
75	548	...	548	...	548	...	75
76	464	1	464	1	464	1	76
77	395	2	395	2	395	2	77
78	327·5	1	327·5	1	327·5	1	78
79	265	1	265	1	265	1	79
80	195·5	...	195·5	...	195·5	...	80
81	164·5	...	164·5	...	164·5	...	81
82	127·5	...	127·5	...	127·5	...	82
83	97	...	97	...	97	...	83
84	76·5	...	76·5	...	76·5	...	84
85	62·5	...	62·5	...	62·5	...	85
86	33·5	...	33·5	...	33·5	...	86
87	21·5	...	21·5	...	21·5	...	87
88	20·5	...	20·5	...	20·5	...	88
89	17·5	...	17·5	...	17·5	...	89
90	7	...	7	...	7	...	90
91	7	...	7	...	7	...	91
92	8	...	8	...	8	...	92
93	5	...	5	...	5	...	93
94	3·5	...	3·5	...	3·5	...	94
95	...	...	...	...	...	...	95
96	·5	...	·5	...	·5	...	96
97	1	...	1	...	1	...	97
98	·5	...	·5	...	·5	...	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100
Total.	366,322·5	13,865	244,846	4,253	182,925	1,829	

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS)

PART II. (*a.*)—Experience of Area 2 (Rural).

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
15	17	...	...	...	...	...	15
16	289	2	...	...	...	...	16
17	871	12	...	...	...	...	17
18	1798·5	29	...	...	...	...	18
19	2875	77	...	...	...	...	19
20	3616·5	109	...	...	...	...	20
21	4172	139	...	...	...	...	21
22	4567·5	154	151·5	4	...	...	22
23	4761·5	152	505	6	...	...	23
24	4910	163	1484	38	...	...	24
25	4992·5	166	2128	54	...	...	25
26	4990·5	154	2698	60	...	...	26
27	4889·5	167	3126·5	70	115·5	...	27
28	4813·5	145	3402·5	74	366	6	28
29	4680	162	3535	62	1117	28	29
30	4582·5	101	3627	55	1622·5	22	30
31	4507	112	3659	65	2124	36	31
32	4417	98	3709·5	68	2569	39	32
33	4364	95	3758·5	57	2802·5	29	33
34	4273·5	92	3775·5	62	3006·5	45	34
35	4092	69	3688·5	51	3099	37	35
36	3969·5	68	3645	46	3158·5	32	36
37	3926	67	3660	53	3270	45	37
38	3823·5	43	3597·5	36	3268·5	29	38
39	3769·5	39	3558·5	32	3271	26	39
40	3732·5	60	3542	54	3316·5	49	40
41	3665·5	44	3497·5	37	3303·5	34	41
42	3542·5	31	3398·5	26	3235	23	42
43	3425·5	38	3308·5	30	3168	28	43
44	3249	31	3154	29	3046	25	44
45	3105	22	3028·5	22	2922·5	22	45
46	3013	28	2953·5	26	2872	26	46
47	2888	16	2849·5	15	2786·5	13	47
48	2837	18	2817	17	2749	17	48
49	2789	18	2778	17	2733	17	49
50	2686·5	17	2682	17	2657	17	50
51	2569·5	22	2567	22	2542	22	51
52	2527·5	11	2526·5	10	2504·5	10	52
53	2486	11	2481·5	11	2471·5	11	53
54	2380	7	2376	7	2374	7	54

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART II. (*a.*)—Experience of Area 2 (Rural).—*continued.*

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
55	2333	11	2328·5	11	2327·5	11	55
56	2227	9	2222	9	2221	9	56
57	2099·5	8	2095·5	8	2094·5	8	57
58	1889	4	1885	4	1884	4	58
59	1803	3	1797	3	1795	3	59
60	1702	3	1697	3	1695	3	60
61	1563·5	6	1557·5	6	1555·5	6	61
62	1413·5	1	1404·5	1	1401·5	1	62
63	1337	6	1330	5	1327·5	5	63
64	1209·5	3	1203·5	3	1202·5	3	64
65	1089	5	1084	5	1083	5	65
66	991·5	3	987	3	987	3	66
67	890	3	887	3	887	3	67
68	778·5	1	776	1	776	1	68
69	724	...	722	...	721	...	69
70	698·5	1	696·5	1	698·5	1	70
71	655·5	...	652·5	...	650·5	...	71
72	598·5	...	597·5	...	594·5	...	72
73	547	...	544	...	542	...	73
74	489	1	487	...	485	...	74
75	410	1	407	1	406	1	75
76	366	...	363	...	363	...	76
77	308	1	305·5	1	305·5	1	77
78	249	...	248	...	248	...	78
79	190·5	1	190·5	1	190·5	1	79
80	156	...	156	...	156	...	80
81	130	1	129	1	129	1	81
82	98·5	...	98	...	98	...	82
83	78·5	...	78·5	...	78·5	...	83
84	66	...	66	...	66	...	84
85	54	...	54	...	54	...	85
86	41	...	41	...	41	...	86
87	31	...	31	...	31	...	87
88	21·5	...	21·5	...	21·5	...	88
89	15·5	...	15·5	...	15·5	...	89
90	9	...	9	...	9	...	90
91	6·5	...	6·5	...	6·5	...	91
92	2	...	2	...	2	...	92
93	·5	...	·5	...	·5	...	93
94	...	...	...	...	...	...	94
95	...	...	...	...	...	...	95
96	...	...	...	...	...	...	96
97	1	...	1	...	1	...	97
98	1	...	1	...	1	...	98
99	1	...	1	...	1	...	99
100	·5	...	·5	...	·5	...	100
Total.	166,140·5	2,861	124,859·5	1,303	99,624·5	765	

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART II. (*b.*)—Experience of Area 2 (Urban).

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
15	37·5	...	...	...	...	...	15
16	629	10	...	...	...	...	16
17	1893	44	...	...	...	...	17
18	3746	129	...	..	...	...	18
19	5706	275	...	...	...	...	19
20	7305·5	380	...	...	...	...	20
21	8820	470	292·5	10	...	...	21
22	10111·5	636	703·5	20	...	...	22
23	10830	703	1368·5	46	...	...	23
24	11214·5	772	2722·5	122	...	...	24
25	11209	658	3674·5	134	...	...	25
26	11302	690	4774·5	174	204	10	26
27	11042·5	628	5754·5	173	428	14	27
28	10812·5	559	6366·5	199	787	19	28
29	10728·5	594	6898	245	1815	48	29
30	10593·5	576	7330	269	2703	89	30
31	10242	445	7424	205	3599·5	89	31
32	10053·5	427	7585	201	4406	91	32
33	9829·5	404	7696·5	194	5069·5	104	33
34	9277·5	327	7456	180	5427·5	115	34
35	8871·5	286	7403	151	5673·5	92	35
36	8495	271	7272	166	5837	115	36
37	8282	233	7185	135	5975	92	37
38	7990·5	182	7029·5	113	5990	82	38
39	7906·5	180	7037	117	6123·5	85	39
40	7765	170	7024	111	6231·5	82	40
41	7616	159	6987	107	6298·5	84	41
42	7325	98	6800·5	69	6231	56	42
43	7212·5	110	6757·5	77	6268·5	54	43
44	6900	101	6533·5	70	6117·5	57	44
45	6523	92	6268·5	72	5903·5	60	45
46	6218	67	6054	60	5750	49	46
47	6070·5	56	5959·5	49	5708	44	47
48	5884	58	5805·5	56	5603	49	48
49	5725	47	5676·5	44	5508·5	43	49
50	5526·5	46	5503·5	46	5364·5	41	50
51	5384·5	36	5367	36	5273·5	36	51
52	5236·5	47	5214	47	5150	44	52
53	5034	30	5009	30	4965	30	53
54	4851	23	4832	22	4792	21	54

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART II. (*b.*)—Experience of Area 2 (Urban).—*continued.*

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions (6)	
55	4698	29	4680	27	4659·5	26	55
56	4505	24	4489·5	24	4469·5	24	56
57	4284·5	20	4271·5	19	4254	19	57
58	4050·5	22	4042·5	22	4025·5	22	58
59	3828·5	16	3822	16	3808	16	59
60	3525	18	3516	18	3505·5	18	60
61	3203·5	16	3192·5	16	3183·5	16	61
62	2883·5	15	2871	15	2864·5	15	62
63	2574·5	11	2557·5	11	2550·5	11	63
64	2275·5	4	2261	4	2252	4	64
65	2043·5	5	2031·5	5	2017·5	5	65
66	1846	8	1831·5	8	1820	8	66
67	1649	6	1636	5	1623·5	5	67
68	1422	3	1411	3	1403	3	68
69	1331·5	1	1319·5	1	1311	1	69
70	1215·5	6	1205·5	5	1199	5	70
71	1122·5	2	1113	2	1109	2	71
72	1069	3	1056·5	3	1054·5	3	72
73	1057	...	1044·5	...	1042·5	...	73
74	938	3	929·5	3	926·5	3	74
75	810·5	1	802	1	798·5	1	75
76	688·5	2	685	2	680	2	76
77	612·5	2	611	2	609	2	77
78	495	1	493·5	1	492·5	1	78
79	407·5	...	406·5	...	406·5	...	79
80	341·5	...	340·5	...	340	...	80
81	289·5	...	288·5	...	288·5	...	81
82	231·5	1	231	1	231	1	82
83	171	...	171	...	171	...	83
84	120·5	...	120·5	...	120	...	84
85	81	...	81	...	81	...	85
86	61	...	61	...	61	...	86
87	39	...	39	...	39	...	87
88	25·5	...	25·5	...	25·5	...	88
89	16	...	16	...	16	...	89
90	11·5	...	11·5	...	11·5	...	90
91	8	...	8	...	8	...	91
92	5	...	5	...	5	...	92
93	2·5	...	2·5	...	2·5	...	93
94	3	...	3	...	3	..	94
95	1·5	...	1·5	...	1·5	...	95
96	1	...	1	...	1	...	96
97	·5	...	·5	...	·5	...	97
98	...	...	...	...	...	...	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100
Total.	354,146·5	11,238	249,452	3,964	192,675	2,008	

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART III. (*a.*)—Experience of Area 3 (Rural).

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
15	51	...	...	...	...	...	15
16	1526·5	12	...	...	...	...	16
17	4295	104	...	...	...	...	17
18	8327·5	199	...	...	...	...	18
19	12274	477	...	...	...	...	19
20	14350·5	652	...	...	...	...	20
21	15561·5	686	273	6	...	...	21
22	16152	814	1576·5	64	...	...	22
23	16413·5	878	3248·5	131	...	...	23
24	16329·5	841	6734	226	...	...	24
25	16027	778	8292·5	276	...	...	25
26	15699·5	782	9380	343	181	27	26
27	15332	722	10025·5	318	837	31	27
28	14981	631	10507	327	1885·5	47	28
29	14702	597	10819·5	314	4301	118	29
30	14339	554	10968	302	5650·5	136	30
31	13875	506	11045·5	289	6708	144	31
32	13269·5	428	10902·5	266	7348·5	155	32
33	13000·5	429	10877·5	273	7826	160	33
34	12513·5	387	10682·5	256	8135·5	174	34
35	12175	292	10620	197	8488	145	35
36	11865	311	10505	211	8662	151	36
37	11516·5	261	10408	187	8868	149	37
38	11012·5	250	10062·5	175	8787·5	133	38
39	10716·5	197	9883	138	8803·5	114	39
40	10341·5	175	9634	124	8759·5	103	40
41	10029·5	169	9387	130	8631	111	41
42	9708·5	147	9123·5	115	8451	95	42
43	9366·5	126	8862·5	102	8296·5	87	43
44	8927·5	105	8514	81	8009·5	68	44
45	8564·5	101	8272	85	7816	76	45
46	8184·5	85	7977	76	7582	70	46
47	7835·5	85	7669·5	76	7367·5	66	47
48	7592·5	44	7468	41	7188	39	48
49	7348·5	61	7274·5	59	7028·5	54	49
50	7125	56	7100	56	6871·5	50	50
51	6951	39	6933	39	6753	37	51
52	6746·5	31	6723	31	6592·5	31	52
53	6534	32	6514	32	6414	30	53
54	6281	27	6262	26	6186·5	26	54

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART III. (*a.*)—**Experience of Area 3 (Rural).**—*continued.*

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
55	5973·5	35	5962	35	5907	35	55
56	5551	26	5532·5	26	5488·5	26	56
57	5247·5	22	5225	21	5186	21	57
58	4854	31	4842	30	4802	30	58
59	4577	19	4570·5	19	4533	18	59
60	4214·5	18	4203·5	18	4169	18	60
61	3970·5	22	3963·5	22	3934·5	22	61
62	3599	10	3589·5	10	3563·5	10	62
63	3257	17	3246·5	17	3216	17	63
64	2881·5	6	2873·5	6	2839	6	64
65	2605·5	7	2596·5	7	2566·5	7	65
66	2332·5	4	2327·5	4	2296·5	4	66
67	2116·5	2	2107·5	2	2084	2	67
68	1860·5	3	1849·5	3	1830·5	3	68
69	1740	2	1730	2	1709	2	69
70	1568	2	1560·5	2	1538	2	70
71	1442	[illegible]	1434·5	2	1410·5	2	71
72	1303·5	...	1296·5	...	1271·5	...	72
73	1234	2	1222·5	2	1202	2	73
74	1072	1	1060·5	1	1039·5	1	74
75	944	2	933·5	2	911·5	2	75
76	868	1	863·5	1	843·5	1	76
77	743	...	737·5	...	722·5	...	77
78	612	...	607·5	...	594·5	...	78
79	530	1	528·5	1	517·5	1	79
80	430·5	1	429	1	421·5	1	80
81	342	...	342	...	336·5	...	81
82	257	[illegible]	256·5	2	253·5	2	82
83	194	...	193	...	192·5	...	83
84	151	...	150	...	150	...	84
85	118·5	...	118·5	...	117·5	...	85
86	86	...	85·5	...	84·5	...	86
87	60	...	60	...	59	...	87
88	39·5	...	39·5	...	38·5	...	88
89	25·5	...	24·5	...	24·5	...	89
90	12	...	12	...	11	...	90
91	7	...	7	...	6	...	91
92	3·5	...	3·5	...	2·5	...	92
93	2	...	2	...	1·5	...	93
94	3	...	3	...	3	...	94
95	1·5	...	1·5	...	1·5	...	95
96	1·5	...	1·5	...	1·5	...	96
97	·5	...	·5	...	·5	...	97
98	...	...	...	...	...	...	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100
Total.	494,674	13,309	351,119	5,608	264,310·5	2,862	

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART III. (*b.*)—Experience of Area 3 (Urban).

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
15	80·5	2	...	...	...	...	15
16	1800	38	...	...	...	...	16
17	5112	210	...	...	...	...	17
18	9888·5	483	...	...	...	...	18
19	14975·5	1034	...	...	...	...	19
20	18386	1516	...	...	...	...	20
21	21134·5	1930	243	19	...	...	21
22	22764·5	2144	1939·5	94	...	...	22
23	23936·5	2260	3682	163	...	...	23
24	24565·5	2153	6984	347	...	...	24
25	24862·5	2177	8875·5	450	...	...	25
26	24705	2052	10442	500	144·5	1	26
27	24501	1998	12024·5	555	1070	54	27
28	24140	1808	13295	588	2239·5	83	28
29	23811·5	1830	14219·5	658	4511·5	167	29
30	23303	1545	14916	610	6095	194	30
31	22518	1382	15048	548	7478·5	205	31
32	21933	1277	15310	566	8730·5	266	32
33	21266·5	1119	15352·5	504	9543	255	33
34	20504	1041	15271	488	10371·5	267	34
35	19400	901	15005	423	10656	261	35
36	18475	834	14856·5	445	11010·5	270	36
37	17543	666	14506·5	362	11181·5	253	37
38	16679·5	573	14208	337	11264	224	38
39	16025·5	507	13906·5	317	11385·5	223	39
40	15320	466	13598·5	293	11517·5	204	40
41	14621·5	395	13204	241	11457	181	41
42	13899	355	12738	240	11309	176	42
43	13447	295	12423·5	199	11241·5	154	43
44	12902·5	252	12067·5	182	11010	142	44
45	12350·5	206	11737	149	10792	116	45
46	11823	205	11386	170	10546	133	46
47	11401	133	11065·5	114	10384·5	89	47
48	10948	116	10732·5	110	10149	94	48
49	10564	120	10432·5	117	9921	100	49
50	10155	128	10122	127	9691·5	104	50
51	9752·5	81	9733·5	81	9445·5	74	51
52	9321·5	82	9305	81	9097	76	52
53	8927·5	69	8915	69	8781·5	67	53
54	8452·5	75	8436·5	74	8371·5	74	54

TABLE E.—*continued.*

SECESSION EXPERIENCE 1893–97 (IN GEOGRAPHICAL AREAS).

PART III. (*b.*)—Experience of Area 3 (Urban).—*continued.*

Age.	Whole Experience.		Experience after the First Six Calendar Years of Membership.		Experience after the First Eleven Calendar Years of Membership.		Age.
	Years of Life Exposed to Risk of Secession. (1)	Secessions. (2)	Years of Life Exposed to Risk of Secession. (3)	Secessions. (4)	Years of Life Exposed to Risk of Secession. (5)	Secessions. (6)	
55	7910·5	46	7899·5	46	7889	45	55
56	7432	47	7423	47	7421	47	56
57	6955	44	6945	44	6942	44	57
58	6295	29	6287	29	6283	29	58
59	5835	31	5827·5	31	5826	31	59
60	5427·5	38	5421·5	38	5421·5	38	60
61	5006	24	5001·5	24	5001·5	24	61
62	4552	15	4548·5	15	4547·5	15	62
63	4147	16	4142·5	16	4141·5	16	63
64	3712	14	3708	14	3706	14	64
65	3254·5	17	3250·5	17	3248	17	65
66	2772	8	2769	8	2767	8	66
67	2455·5	7	2453·5	7	2451·5	7	67
68	2163·5	7	2162·5	7	2162	7	68
69	1963·5	6	1962·5	6	1962·5	6	69
70	1736·5	3	1736·5	3	1736·5	3	70
71	1600·5	3	1600·5	3	1600·5	3	71
72	1436	1	1436	1	1436	1	72
73	1337·5	6	1337·5	6	1336·5	6	73
74	1176·5	3	1176	3	1175	3	74
75	1054	3	1053	3	1052	3	75
76	927·5	1	926·5	1	925·5	1	76
77	800·5	3	799	3	798	3	77
78	667	3	666	3	665	3	78
79	546·5	3	545·5	3	545·5	3	79
80	432·5	...	431·5	...	431·5	...	80
81	342·5	1	341·5	1	341·5	1	81
82	266·5	1	266·5	1	266·5	1	82
83	233·5	2	233·5	2	233·5	2	83
84	166·5	1	166·5	1	166·5	1	84
85	120	1	120	1	120	1	85
86	77·5	...	77·5	...	77·5	...	86
87	55	...	55	...	55	...	87
88	31·5	...	31·5	...	31·5	...	88
89	16	...	16	...	16	...	89
90	10·5	...	10·5	...	10·5	...	90
91	7	...	7	...	7	...	91
92	7·5	...	7·5	...	7·5	...	92
93	5	...	5	...	5	...	93
94	3	...	3	...	3	...	94
95	1	...	1	...	1	...	95
96	...	...	...	...	...	...	96
97	...	...	...	...	...	...	97
98	...	...	...	...	...	...	98
99	...	...	...	...	...	...	99
100	...	...	...	...		...	100
Total.	719,135·5	34,842	468,834	10,605	342,210	4,890	

TABLE I.

MORTALITY EXPERIENCE 1893–97.

Life Table (Area 1.—Rural).

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	182	·99818	·00182	49·249
17	99818	199	·99800	·00200	48·339
18	99619	223	·99778	·00222	47·434
19	99396	247	·99752	·00248	46·539
20	99149	273	·99723	·00277	45·654
21	98876	305	·99693	·00307	44·779
22	98571	331	·99665	·00335	43·916
23	98240	354	·99640	·00360	43·062
24	97886	376	·99617	·00383	42·217
25	97510	392	·99597	·00403	41·377
26	97118	408	·99579	·00421	40·542
27	96710	422	·99563	·00437	39·711
28	96288	436	·99548	·00452	38·883
29	95852	447	·99534	·00466	38·058
30	95405	458	·99520	·00480	37·233
31	94947	471	·99505	·00495	36·410
32	94476	484	·99488	·00512	35·590
33	93992	499	·99469	·00531	34·770
34	93493	515	·99448	·00552	33·953
35	92978	534	·99425	·00575	33·138
36	92444	554	·99400	·00600	32·327
37	91890	575	·99374	·00626	31·519
38	91315	598	·99347	·00653	30·715
39	90717	620	·99317	·00683	29·914
40	90097	645	·99284	·00716	29·116
41	89452	673	·99248	·00752	28·322
42	88779	703	·99208	·00792	27·533
43	88076	737	·99162	·00838	26·749
44	87339	774	·99113	·00887	25·970
45	86565	814	·99061	·00939	25·198
46	85751	852	·99006	·00994	24·433
47	84899	895	·98947	·01053	23·673
48	84004	939	·98882	·01118	22·920
49	83065	988	·98809	·01191	22·173
50	82077	1044	·98729	·01271	21·434
51	81033	1105	·98637	·01363	20·704
52	79928	1171	·98535	·01465	19·983
53	78757	1239	·98425	·01575	19·273
54	77518	1308	·98312	·01688	18·573

TABLE I.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	76210	1374	·98197	·01803	17·883
56	74836	1435	·98082	·01918	17·202
57	73401	1498	·97960	·02040	16·529
58	71903	1563	·97824	·02176	15·862
59	70340	1646	·97661	·02339	15·204
60	68694	1743	·97462	·02538	14·556
61	66951	1857	·97226	·02774	13·922
62	65094	1982	·96956	·03044	13·305
63	63112	2109	·96659	·03341	12·707
64	61003	2230	·96345	·03655	12·129
65	58773	2339	·96020	·03980	11·571
66	56434	2433	·95689	·04311	11·029
67	54001	2510	·95351	·04649	10·504
68	51491	2580	·94990	·05010	9·991
69	48911	2644	·94593	·05407	9·492
70	46267	2708	·94147	·05853	9·006
71	43559	2770	·93639	·06361	8·535
72	40789	2831	·93060	·06940	8·080
73	37958	2880	·92413	·07587	7·646
74	35078	2913	·91697	·08303	7·233
75	32165	2917	·90929	·09071	6·842
76	29248	2888	·90127	·09873	6·475
77	26360	2821	·89297	·10703	6·129
78	23539	2723	·88435	·11565	5·804
79	20816	2597	·87525	·12475	5·498
80	18219	2453	·86535	·13465	5·210
81	15766	2295	·85441	·14559	4·943
82	13471	2119	·84275	·15725	4·700
83	11352	1918	·83100	·16900	4·484
84	9434	1696	·82020	·17980	4·294
85	7738	1464	·81088	·18912	4·125
86	6274	1235	·80310	·19690	3·971
87	5039	1025	·79651	·20349	3·822
88	4014	840	·79080	·20920	3·671
89	3174	681	·78533	·21467	3·509
90	2493	553	·77851	·22149	3·332
91	1940	447	·76934	·23066	3·138
92	1493	362	·75745	·24255	2·928
93	1131	291	·74264	·25736	2·706
94	840	231	·72475	·27525	2·470
95	609	183	·70042	·29958	2·217
96	426	140	·67188	·32812	1·952
97	286	105	·63131	·36869	1·663
98	181	77	·57251	·42749	1·341
99	104	56	·46470	·53530	·964
100	48	48	·00000	1·00000	·500

Table 2.

Mortality Experience 1893–97.

Life Table (Area 1.—Urban).

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	216	·99784	·00216	47·938
17	99784	234	·99765	·00235	47·041
18	99550	259	·99741	·00259	46·151
19	99291	283	·99714	·00286	45·269
20	99008	312	·99685	·00315	44·398
21	98696	340	·99656	·00344	43·537
22	98356	366	·99627	·00373	42·685
23	97990	397	·99596	·00404	41·843
24	97593	423	·99565	·00435	41·011
25	97170	451	·99536	·00464	40·187
26	96719	476	·99509	·00491	39·372
27	96243	493	·99487	·00513	38·564
28	95750	503	·99473	·00527	37·761
29	95247	510	·99465	·00535	36·958
30	94737	511	·99460	·00540	36·153
31	94226	513	·99456	·00544	35·347
32	93713	516	·99448	·00552	34·538
33	93197	529	·99434	·00566	33·726
34	92668	545	·99412	·00588	32·916
35	92123	573	·99379	·00621	32·107
36	91550	611	·99333	·00667	31·306
37	90939	657	·99278	·00722	30·512
38	90282	706	·99217	·00783	29·731
39	89576	758	·99155	·00845	28·962
40	88818	802	·99098	·00902	28·204
41	88016	833	·99054	·00946	27·457
42	87183	851	·99024	·00976	26·714
43	86332	857	·99007	·00993	25·973
44	85475	858	·98997	·01003	25·228
45	84617	856	·98987	·01013	24·478
46	83761	868	·98964	·01036	23·724
47	82893	896	·98918	·01082	22·967
48	81997	948	·98843	·01157	22·213
49	81049	1020	·98742	·01258	21·466
50	80029	1101	·98623	·01377	20·733
51	78928	1185	·98498	·01502	20·016
52	77743	1259	·98380	·01620	19·314
53	76484	1320	·98275	·01725	18·623
54	75164	1367	·98182	·01818	17·941

TABLE 2.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	73797	1410	·98089	·01911	17·264
56	72387	1459	·97984	·02016	16·591
57	70928	1526	·97847	·02153	15·922
58	69402	1621	·97666	·02334	15·261
59	67781	1742	·97430	·02570	14·614
60	66039	1883	·97150	·02850	13·986
61	64156	2028	·96840	·03160	13·382
62	62128	2159	·96525	·03475	12·803
63	59969	2266	·96220	·03780	12·245
64	57703	2337	·95949	·04051	11·707
65	55366	2375	·95710	·04290	11·180
66	52991	2390	·95491	·04509	10·659
67	50601	2403	·95251	·04749	10·138
68	48198	2432	·94953	·05047	9·619
69	45766	2492	·94557	·05443	9·104
70	43274	2571	·94059	05941	8·599
71	40703	2666	·93451	·06549	8·111
72	38037	2754	·92760	·07240	7·644
73	35283	2824	·91994	·08006	7·202
74	32459	2867	·91167	·08833	6·785
75	29592	2880	·90268	·09732	6·394
76	26712	2856	·89308	·10692	6·029
77	23856	2798	·88271	·11729	5·691
78	21058	2696	·87198	·12802	5·380
79	18362	2551	·86110	·13890	5·097
80	15811	2365	·85038	·14962	4·839
81	13446	2156	·83965	·16035	4·602
82	11290	1931	·82900	·17100	4·385
83	9359	1701	·81821	·18179	4·187
84	7658	1474	·80758	·19242	4·006
85	6184	1255	·79702	·20298	3·841
86	4929	1050	·78705	·21295	3·692
87	3879	861	·77800	·22200	3·556
88	3018	693	·77031	·22969	3·428
89	2325	550	·76356	·23644	3·301
90	1775	430	·75747	·24253	3·169
91	1345	335	·75117	·24883	3·023
92	1010	259	·74395	·25605	2·859
93	751	199	·73449	·26551	2·672
94	552	154	·72032	·27968	2·457
95	398	120	·70042	·29958	2·215
96	278	91	·67188	·32812	1·951
97	187	69	·63131	·36869	1·660
98	118	50	·57251	·42749	1·338
99	68	37	·46470	·53530	·958
00	31	31	·00000	1·00000	·500

TABLE 3.

MORTALITY EXPERIENCE, 1893–97.

Life Table (Area 1.—Rural and Urban Districts Combined.)

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	184	·99816	·00184	48·921
17	99816	200	·99799	·00201	48·011
18	99616	222	·99777	·00223	47·106
19	99394	247	·99751	·00249	46·210
20	99147	276	·99722	·00278	45·324
21	98871	304	·99692	·00308	44·449
22	98567	333	·99663	·00337	43·584
23	98234	359	·99635	·00365	42·731
24	97875	385	·99608	·00392	41·886
25	97490	405	·99584	·00416	41·049
26	97085	427	·99562	·00438	40·218
27	96658	441	·99542	·00458	39·394
28	96217	458	·99525	·00475	38·572
29	95759	466	·99512	·00488	37·754
30	95293	477	·99500	·00500	36·936
31	94816	484	·99489	·00511	36·120
32	94332	494	·99476	·00524	35·302
33	93838	506	·99460	·00540	34·485
34	93332	523	·99440	·00560	33·670
35	92809	543	·99414	·00586	32·857
36	92266	570	·99383	·00617	32·047
37	91696	598	·99348	·00652	31·243
38	91098	629	·99310	·00690	30·445
39	90469	660	·99270	·00730	29·653
40	89809	690	·99231	·00769	28·867
41	89119	719	·99192	·00808	28·087
42	88400	748	·99154	·00846	27·311
43	87652	776	·99116	·00884	26·541
44	86876	800	·99078	·00922	25·773
45	86076	829	·99037	·00963	25·008
46	85247	859	·98992	·01008	24·246
47	84388	897	·98937	·01063	23·488
48	83491	944	·98870	·01130	22·735
49	82547	1000	·98790	·01210	21·988
50	81547	1061	·98698	·01302	21·252
51	80486	1132	·98595	·01405	20·526
52	79354	1200	·98487	·01513	19·812
53	78154	1268	·98378	·01622	19·108
54	76886	1330	·98270	·01730	18·415

TABLE 3.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living one Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	75556	1389	·98162	·01838	17·731
56	74167	1446	·98051	·01949	17·053
57	72721	1508	·97927	·02073	16·383
58	71213	1579	·97782	·02218	15·719
59	69634	1670	·97602	·02398	15·063
60	67964	1777	·97384	·02616	14·422
61	66187	1900	·97130	·02870	13·795
62	64287	2025	·96850	·03150	13·188
63	62262	2149	·96550	·03450	12·601
64	60113	2257	·96246	·03754	12·033
65	57856	2349	·95941	·04059	11·483
66	55507	2421	·95637	·04363	10·948
67	53086	2484	·95322	·04678	10·425
68	50602	2541	·94977	·05023	9·912
69	48061	2604	·94582	·05418	9·410
70	45457	2670	·94126	·05874	8·920
71	42787	2740	·93596	·06404	8·446
72	40047	2807	·92991	·07009	7·989
73	37240	2861	·92317	·07683	7·553
74	34379	2896	·91576	·08424	7·140
75	31483	2902	·90783	·09217	6·751
76	28581	2872	·89954	·10046	6·386
77	25709	2806	·89087	·10913	6·044
78	22903	2710	·88167	·11833	5·723
79	20193	2585	·87195	·12805	5·424
80	17608	2435	·86170	·13830	5·147
81	15173	2261	·85098	·14902	4·892
82	12912	2065	·84005	·15995	4·662
83	10847	1852	·82933	·17067	4·454
84	8995	1624	·81944	·18056	4·267
85	7371	1395	·81066	·18934	4·098
86	5976	1178	·80291	·19709	3·938
87	4798	979	·79588	·20412	3·782
88	3819	805	·78926	·21074	3·623
89	3014	657	·78218	·21782	3·457
90	2357	533	·77386	·22614	3·281
91	1824	431	·76384	·23616	3·093
92	1393	345	·75198	·24802	2·895
93	1048	275	·73809	·26191	2·685
94	773	215	·72149	·27851	2·462
95	558	167	·70042	·29958	2·219
96	391	128	·67188	·32812	1·953
97	263	97	·63131	·36869	1·661
98	166	71	·57251	·42749	1·338
99	95	51	·46470	·53530	·964
100	44	44	·00000	1·00000	·500

Table 4.

Mortality Experience 1893–97.

Life Table (Area 2.—Rural).

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	328	·99672	·00328	46·118
17	99672	342	·99657	·00343	45·269
18	99330	352	·99647	·00353	44·423
19	98978	355	·99641	·00359	43·578
20	98623	355	·99638	·00362	42·734
21	98268	357	·99636	·00364	41·887
22	97911	358	·99635	·00365	41·038
23	97553	361	·99630	·00370	40·186
24	97192	369	·99621	·00379	39·334
25	96823	378	·99610	·00390	38·481
26	96445	388	·99597	·00403	37·630
27	96057	401	·99581	·00419	36·780
28	95656	422	·99558	·00442	35·932
29	95234	447	·99531	·00469	35·090
30	94787	474	·99499	·00501	34·253
31	94313	505	·99465	·00535	33·422
32	93808	534	·99431	·00569	32·600
33	93274	559	·99400	·00600	31·783
34	92715	583	·99370	·00630	30·972
35	92132	609	·99340	·00660	30·165
36	91523	636	·99305	·00695	29·362
37	90887	672	·99262	·00738	28·564
38	90215	712	·99211	·00789	27·773
39	89503	759	·99152	·00848	26·990
40	88744	807	·99089	·00911	26·216
41	87937	859	·99025	·00975	25·453
42	87078	903	·98963	·01037	24·699
43	86175	944	·98905	·01095	23·953
44	85231	979	·98850	·01150	23·212
45	84252	1018	·98792	·01208	22·476
46	83234	1059	·98728	·01272	21·745
47	82175	1107	·98653	·01347	21·019
48	81068	1166	·98561	·01439	20·299
49	79902	1237	·98451	·01549	19·588
50	78665	1313	·98331	·01669	18·888
51	77352	1388	·98206	·01794	18·200
52	75964	1453	·98086	·01914	17·523
53	74511	1508	·97975	·02025	16·855
54	73003	1552	·97874	·02126	16·193

TABLE 4.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	71451	1592	·97772	·02228	15·534
56	69859	1635	·97660	·02340	14·877
57	68224	1700	·97508	·02492	14·221
58	66524	1796	·97300	·02700	13·572
59	64728	1928	·97022	·02978	12·935
60	62800	2090	·96672	·03328	12·316
61	60710	2275	·96251	·03749	11·723
62	58435	2459	·95793	·04207	11·160
63	55976	2618	·95323	·04677	10·628
64	53358	2738	·94868	·05132	10·125
65	50620	2820	·94431	·05569	9·646
66	47800	2865	·94004	·05996	9·185
67	44935	2897	·93553	·06447	8·739
68	42038	2914	·93067	·06933	8·307
69	39124	2923	·92529	·07471	7·889
70	36201	2914	·91949	·08051	7·485
71	33287	2886	·91332	·08668	7·097
72	30401	2831	·90689	·09311	6·723
73	27570	2756	·90001	·09999	6·362
74	24814	2664	·89265	·10735	6·013
75	22150	2556	·88460	·11540	5 676
76	19594	2434	·87576	·12424	5·351
77	17160	2299	·86605	·13395	5·039
78	14861	2149	·85543	·14457	4·742
79	12712	1985	·84379	·15621	4·458
80	10727	1812	·83107	·16893	4·191
81	8915	1626	·81765	·18235	3·941
82	7289	1429	·80401	·19599	3·709
83	5860	1221	·79151	·20849	3·491
84	4639	1030	·77796	·22204	3·279
85	3609	850	·76460	·23540	3·072
86	2759	686	·75124	·24876	2·864
87	2073	551	·73447	·26553	2·647
88	1522	440	·71055	·28945	2·423
89	1082	343	·68319	·31681	2·207
90	739	257	·65171	·34829	1·998
91	482	185	·61604	·38396	1·798
92	297	126	·57610	·42390	1·605
93	171	80	·52997	·47003	1·419
94	91	48	·47429	·52571	1·229
95	43	26	·40381	·59619	1·035
96	17	12	·31309	·68691	·846
97	5	4	·19662	·80338	·684
98	1	1	·00000	1·00000	·500
99	...	...	...	...	...
100	...	...	...	...	...

Table 5.

Mortality Experience 1893–97.

Life Table (Area 2.—Urban).

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	214	·99786	·00214	44·706
17	99786	234	·99764	·00236	43·800
18	99552	263	·99735	·00265	42·902
19	99289	292	·99704	·00296	42·015
20	98997	324	·99674	·00326	41·138
21	98673	344	·99649	·00351	40·270
22	98329	364	·99631	·00369	39·410
23	97965	374	·99618	·00382	38·555
24	97591	383	·99607	·00393	37·701
25	97208	394	·99594	·00406	36 847
26	96814	409	·99577	·00423	35·994
27	96405	432	·99553	·00447	35·145
28	95973	458	·99523	·00477	34·301
29	95515	490	·99488	·00512	33·463
30	95025	521	·99451	·00549	32·633
31	94504	555	·99413	·00587	31·811
32	93949	587	·99375	·00625	30·996
33	93362	621	·99336	·00664	30·187
34	92741	654	·99294	·00706	29·386
35	92087	693	·99247	·00753	28·591
36	91394	735	·99195	·00805	27·804
37	90659	784	·99136	·00864	27·025
38	89875	834	·99072	·00928	26·257
39	89041	887	·99002	·00998	25·498
40	88154	943	·98929	·01071	24·750
41	87211	1003	·98851	·01149	24·012
42	86208	1055	·98774	·01226	23·285
43	85153	1106	·98699	·01301	22·568
44	84047	1150	·98632	·01368	21·858
45	82897	1188	·98567	·01433	21·154
46	81709	1219	·98507	·01493	20·455
47	80490	1253	·98444	·01556	19·757
48	79237	1288	·98374	·01626	19·061
49	77949	1335	·98287	·01713	18·368
50	76614	1393	·98181	·01819	17·679
51	75221	1468	·98047	·01953	16·998
52	73753	1556	·97889	·02111	16·326
53	72197	1658	·97703	·02297	15·667
54	70539	1769	·97493	·02507	15·023

TABLE 5.—*continued.*

Age. x	Living. l_x	Dying d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	68770	1883	·97262	·02738	14·397
56	66887	1997	·97014	·02986	13·788
57	64890	2109	·96749	·03251	13·197
58	62781	2216	·96470	·03530	12·623
59	60565	2316	·96177	·03823	12·068
60	58249	2405	·95872	·04128	11·527
61	55844	2481	·95556	·04444	11·002
62	53363	2554	·95214	·04786	10·491
63	50809	2622	·94839	·05161	9·993
64	48187	2682	·94433	·05567	9·509
65	45505	2730	·94000	·06000	9·040
66	42775	2763	·93540	·06460	8·585
67	40012	2777	·93060	·06940	8·144
68	37235	2772	·92555	·07445	7·714
69	34463	2756	·92004	·07996	7·294
70	31707	2731	·91385	·08615	6·885
71	28976	2704	·90668	·09332	6·486
72	26272	2667	·89850	·10150	6·103
73	23605	2613	·88929	·11071	5·735
74	20992	2539	·87903	·12097	5·387
75	18453	2444	·86755	·13245	5·060
76	16009	2319	·85513	·14487	4·756
77	13690	2164	·84192	·15808	4·477
78	11526	1978	·82835	·17165	4·223
79	9548	1770	·81467	·18533	3·995
80	7778	1546	·80121	·19879	3·790
81	6232	1318	·78847	·21153	3·606
82	4914	1096	·77695	·22305	3·439
83	3818	891	·76660	·23340	3·283
84	2927	711	·75710	·24290	3·130
85	2216	559	·74794	·25206	2·974
86	1657	434	·73765	·26235	2·807
87	1223	333	·72788	·27212	2·628
88	890	258	·71055	·28945	2·423
89	632	200	·68319	·31681	2·207
90	432	150	·65171	·34829	1·998
91	282	109	·61604	·38396	1·797
92	173	73	·57610	·42390	1·607
93	100	47	·52997	·47003	1·421
94	53	28	·47429	·52571	1·237
95	25	15	·40381	·59619	1·057
96	10	7	·31309	·68691	·894
97	3	2	·19662	·80338	·815
98	1	1	·00000	1·00000	·500
99	...	...	...	...	...
100	...	...	...	...	...

Table 6.

Mortality Experience 1893–97.

Life Table (Area 2.—Rural and Urban Districts Combined).

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	255	·99744	·00256	45·154
17	99745	273	·99726	·00274	44·268
18	99472	293	·99706	·00294	43·388
19	99179	312	·99684	·00316	42·515
20	98867	332	·99664	·00336	41·648
21	98535	347	·99648	·00352	40·787
22	98188	358	·99634	·00366	39·928
23	97830	369	·99622	·00378	39·074
24	97461	379	·99612	·00388	38·220
25	97082	388	·99600	·00400	37·366
26	96694	402	·99584	·00416	36·515
27	96292	420	·99564	·00436	35·665
28	95872	443	·99539	·00461	34·819
29	95429	467	·99510	·00490	33·978
30	94962	497	·99477	·00523	33·142
31	94465	527	·99442	·00558	32·315
32	93938	559	·99405	·00595	31·493
33	93379	591	·99367	·00633	30·678
34	92788	624	·99327	·00673	29·871
35	92164	662	·99282	·00718	29·070
36	91502	703	·99232	·00768	28·277
37	90799	748	·99176	·00824	27·492
38	90051	797	·99114	·00886	26·715
39	89254	850	·99047	·00953	25·950
40	88404	904	·98978	·01022	25·194
41	87500	957	·98905	·01095	24·450
42	86543	1009	·98834	·01166	23·714
43	85534	1057	·98765	·01235	22·988
44	84477	1095	·98702	·01298	22·269
45	83382	1135	·98639	·01361	21·555
46	82247	1170	·98578	·01422	20·846
47	81077	1208	·98510	·01490	20·139
48	79869	1251	·98433	·01567	19·437
49	78618	1305	·98339	·01661	18·738
50	77313	1370	·98229	·01771	18·046
51	75943	1444	·98099	·01901	17·362
52	74499	1525	·97954	·02046	16·689
53	72974	1612	·97792	·02208	16·027
54	71362	1701	·97616	·02384	15·378

TABLE 6.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	69661	1794	·97425	·02575	14·742
56	67867	1887	·97219	·02781	14·118
57	65980	1987	·96988	·03012	13·507
58	63993	2093	·96730	·03270	12·911
59	61900	2203	·96441	·03559	12·331
60	59697	2314	·96123	·03877	11·768
61	57383	2424	·95776	·04224	11·222
62	54959	2530	·95397	·04603	10·695
63	52429	2629	·94986	·05014	10·187
64	49800	2713	·94552	·05448	9·698
65	47087	2777	·94103	·05897	9·228
66	44310	2819	·93638	·06362	8·775
67	41491	2837	·93162	·06838	8·338
68	38654	2831	·92676	·07324	7·913
69	35823	2807	·92163	·07837	7·499
70	33016	2775	·91595	·08405	7·094
71	30241	2739	·90945	·09055	6·699
72	27502	2694	·90205	·09795	6·316
73	24808	2638	·89365	·10635	5·947
74	22170	2568	·88415	·11585	5·595
75	19602	2482	·87337	·12663	5·263
76	17120	2367	·86172	·13828	4·954
77	14753	2222	·84937	·15063	4·669
78	12531	2051	·83636	·16364	4·408
79	10480	1856	·82289	·17711	4·172
80	8624	1638	·81009	·18991	3·963
81	6986	1407	·79861	·20139	3·774
82	5579	1177	·78895	·21105	3·600
83	4402	966	·78051	·21949	3·429
84	3436	782	·77250	·22750	3·253
85	2654	629	·76318	·23682	3·064
86	2025	504	·75074	·24926	2·859
87	1521	406	·73319	·26681	2·643
88	1115	323	·71055	·28945	2·422
89	792	251	·68319	·31681	2·206
90	541	188	·65171	·34829	1·997
91	353	136	·61604	·38396	1·796
92	217	92	·57610	·42390	1·605
93	125	59	·52997	·47003	1·419
94	66	35	·47429	·52571	1·239
95	31	18	·40381	·59619	1·072
96	13	9	·31309	·68691	·894
97	4	3	·19662	·80338	·751
98	1	1	·00000	1·00000	·500
99	...	...	...	...	...
100	...	...	...	...	...

Table 7.

Mortality Experience 1893–97.

Life Table (Area 3.—Rural).

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	221	·99780	·00220	47·881
17	99779	238	·99759	·00241	46·985
18	99541	264	·99734	·00266	46·096
19	99277	292	·99705	·00295	45·218
20	98985	318	·99677	·00323	44·349
21	98667	343	·99652	·00348	43·491
22	98324	361	·99632	·00368	42·641
23	97963	374	·99618	·00382	41·796
24	97589	381	·99610	·00390	40·954
25	97208	385	·99604	·00396	40·113
26	96823	389	·99598	·00402	39·270
27	96434	397	·99588	·00412	38·426
28	96037	410	·99573	·00427	37·583
29	95627	429	·99553	·00447	36·743
30	95198	448	·99529	·00471	35·905
31	94750	472	·99502	·00498	35·073
32	94278	494	·99475	·00525	34·247
33	93784	519	·99448	·00552	33·424
34	93265	539	·99422	·00578	32·607
35	92726	560	·99395	·00605	31·794
36	92166	582	·99368	·00632	30·984
37	91584	605	·99340	·00660	30·178
38	90979	629	·99310	·00690	29·375
39	90350	655	·99276	·00724	28·576
40	89695	683	·99238	·00762	27·781
41	89012	716	·99196	·00804	26·990
42	88296	753	·99148	·00852	26·205
43	87543	791	·99097	·00903	25·426
44	86752	831	·99043	·00957	24·654
45	85921	868	·98989	·01011	23·887
46	85053	908	·98933	·01067	23·126
47	84145	946	·98876	·01124	22·370
48	83199	992	·98807	·01193	21·619
49	82207	1047	·98725	·01275	20·874
50	81160	1118	·98624	·01376	20·136
51	80042	1196	·98504	·01496	19·411
52	78846	1289	·98366	·01634	18·697
53	77557	1381	·98220	·01780	18·000
54	76176	1467	·98073	·01927	17·317

TABLE 7.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	74709	1543	·97935	·02065	16·648
56	73166	1608	·97802	·02198	15·988
57	71558	1662	·97675	·02325	15·336
58	69896	1723	·97536	·02464	14·689
59	68173	1790	·97375	·02625	14·048
60	66383	1881	·97166	·02834	13·413
61	64502	1999	·96902	·03098	12·789
62	62503	2135	·96585	·03415	12·182
63	60368	2282	·96218	·03782	11·595
64	58086	2435	·95808	·04192	11·031
65	55651	2581	·95363	·04637	10·492
66	53070	2707	·94897	·05103	9·978
67	50363	2813	·94415	·05585	9·488
68	47550	2889	·93924	·06076	9·019
69	44661	2935	·93427	·06573	8·570
70	41726	2949	·92929	·07071	8·138
71	38777	2937	·92427	·07573	7·719
72	35840	2903	·91897	·08103	7·311
73	32937	2863	·91308	·08692	6·911
74	30074	2814	·90642	·09358	6·521
75	27260	2764	·89861	·10139	6·143
76	24496	2703	·88966	·11034	5·779
77	21793	2620	·87979	·12021	5·434
78	19173	2499	·86966	·13034	5·108
79	16674	2343	·85945	·14055	4·799
80	14331	2164	·84901	·15099	4·502
81	12167	1977	·83750	·16250	4·214
82	10190	1794	·82393	·17607	3·934
83	8396	1618	·80731	·19269	3·668
84	6778	1434	·78847	·21153	3·424
85	5344	1225	·77072	·22928	3·208
86	4119	1011	·75451	·24549	3·015
87	3108	812	·73884	·26116	2·833
88	2296	635	·72354	·27646	2·657
89	1661	484	·70875	·29125	2·482
90	1177	361	·69276	·30724	2·297
91	816	267	·67246	·32754	2·094
92	549	196	·64344	·35656	1·869
93	353	141	·60125	·39875	1·628
94	212	98	·53935	·46065	1·376
95	114	62	·45286	·54714	1·129
96	52	35	·32947	·67053	·886
97	17	14	·18175	·81825	·676
98	3	3	·00000	1·00000	·500
99	...	...	...	...	...
100	...	...	...	...	...

Table 8.

Mortality Experience 1893–97.

Life Table (Area 3.—Urban).

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	235	·99766	·00234	46·387
17	99765	263	·99734	·00266	45·494
18	99502	296	·99702	·00298	44·614
19	99206	328	·99670	·00330	43·745
20	98878	359	·99638	·00362	42·889
21	98519	387	·99608	·00392	42·043
22	98132	413	·99580	·00420	41·208
23	97719	435	·99554	·00446	40·379
24	97284	456	·99532	·00468	39·558
25	96828	470	·99515	·00485	38·741
26	96358	480	·99502	·00498	37·928
27	95878	486	·99492	·00508	37·115
28	95392	496	·99481	·00519	36·303
29	94896	505	·99467	·00533	35·489
30	94391	520	·99450	·00550	34·676
31	93871	533	·99432	·00568	33·865
32	93338	550	·99410	·00590	33·056
33	92788	569	·99388	·00612	32·249
34	92219	584	·99365	·00635	31·445
35	91635	606	·99340	·00660	30·643
36	91029	631	·99307	·00693	29·843
37	90398	661	·99267	·00733	29·048
38	89737	702	·99217	·00783	28·258
39	89035	747	·99159	·00841	27·477
40	88288	800	·99095	·00905	26·705
41	87488	848	·99030	·00970	25·944
42	86640	893	·98970	·01030	25·193
43	85747	927	·98919	·01081	24·451
44	84820	953	·98875	·01125	23·712
45	83867	979	·98833	·01167	22·977
46	82888	1006	·98787	·01213	22·242
47	81882	1039	·98731	·01269	21·509
48	80843	1086	·98657	·01343	20·779
49	79757	1145	·98564	·01436	20·055
50	78612	1218	·98451	·01549	19·340
51	77394	1297	·98323	·01677	18·636
52	76097	1385	·98180	·01820	17·945
53	74712	1475	·98026	·01974	17·269
54	73237	1567	·97861	·02139	16·606

TABLE 8.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	71670	1655	·97691	·02309	15·959
56	70015	1742	·97513	·02487	15·324
57	68273	1824	·97327	·02673	14·702
58	66449	1910	·97126	·02874	14·092
59	64539	1991	·96914	·03086	13·495
60	62548	2072	·96687	·03313	12·908
61	60476	2149	·96447	·03553	12·333
62	58327	2226	·96184	·03816	11·769
63	56101	2300	·95900	·04100	11·216
64	53801	2378	·95579	·04421	10·675
65	51423	2461	·95214	·04786	10·145
66	48962	2547	·94797	·05203	9·630
67	46415	2634	·94326	·05674	9·131
68	43781	2715	·93798	·06202	8·650
69	41066	2785	·93218	·06782	8·189
70	38281	2833	·92599	·07401	7·748
71	35448	2856	·91944	·08056	7·328
72	32592	2843	·91276	·08724	6·926
73	29749	2804	·90575	·09425	6·540
74	26945	2739	·89834	·10166	6·169
75	24206	2658	·89017	·10983	5·810
76	21548	2562	·88109	·11891	5·465
77	18986	2456	·87065	·12935	5·135
78	16530	2331	·85897	·14103	4·824
79	14199	2186	·84601	·15399	4·533
80	12013	2015	·83227	·16773	4·267
81	9998	1815	·81850	·18150	4·027
82	8183	1589	·80583	·19417	3·809
83	6594	1351	·79508	·20492	3·606
84	5243	1134	·78372	·21628	3·407
85	4109	942	·77072	·22928	3·209
86	3167	777	·75451	·24549	3·015
87	2390	624	·73884	·26116	2·833
88	1766	489	·72354	·27646	2·657
89	1277	372	·70875	·29125	2·481
90	905	278	·69276	·30724	2·296
91	627	205	·67246	·32754	2·093
92	422	151	·64344	·35656	1·868
93	271	108	·60125	·39875	1·628
94	163	75	·53935	·46065	1·376
95	88	48	·45286	·54714	1·125
96	40	27	·32947	·67053	·876
97	13	11	·18175	·81825	·652
98	2	2	·00000	1·00000	·500
99	...	...	...	...	...
100	...	...	...	...	...

Table 9.

Mortality Experience 1893–97.

Life Table (Area 3.—Rural and Urban Districts Combined).

Age. x	Living. l_x	Dying. d_x	Probability of Living one Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	230	·99770	·00230	47·011
17	99770	257	·99742	·00258	46·118
18	99513	286	·99712	·00288	45·236
19	99227	319	·99679	·00321	44·365
20	98908	348	·99648	·00352	43·507
21	98560	374	·99620	·00380	42·658
22	98186	397	·99596	·00404	41·818
23	97789	413	·99577	·00423	40·987
24	97376	428	·99562	·00438	40·159
25	96948	436	·99550	·00450	39·333
26	96512	446	·99539	·00461	38·508
27	96066	452	·99529	·00471	37·686
28	95614	462	·99518	·00482	36·861
29	95152	472	·99503	·00497	36·038
30	94680	489	·99484	·00516	35·214
31	94191	506	·99463	·00537	34·395
32	93685	525	·99439	·00561	33·578
33	93160	547	·99412	·00588	32·765
34	92613	570	·99384	·00616	31·956
35	92043	594	·99354	·00646	31·150
36	91449	619	·99322	·00678	30·349
37	90830	648	·99287	·00713	29·552
38	90182	678	·99248	·00752	28·762
39	89504	711	·99206	·00794	27·975
40	88793	745	·99160	·00840	27·196
41	88048	783	·99111	·00889	26·421
42	87265	820	·99061	·00939	25·653
43	86445	856	·99011	·00989	24·892
44	85589	890	·98961	·01039	24·136
45	84699	923	·98910	·01090	23·384
46	83776	961	·98854	·01146	22·637
47	82815	1001	·98792	·01208	21·893
48	81814	1050	·98717	·01283	21·155
49	80764	1108	·98627	·01373	20·423
50	79656	1179	·98518	·01482	19·827
51	78477	1261	·98394	·01606	18·990
52	77216	1348	·98254	·01746	18·291
53	75868	1436	·98106	·01894	17·607
54	74432	1525	·97952	·02048	16·938

TABLE 9.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living one Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	72907	1605	·97798	·02202	16·282
56	71302	1679	·97644	·02356	15·637
57	69623	1751	·97486	·02514	15·002
58	67872	1824	·97312	·02688	14·376
59	66048	1902	·97121	·02879	13·759
60	64146	1990	·96898	·03102	13·152
61	62156	2087	·96643	·03357	12·558
62	60069	2193	·96350	·03650	11·976
63	57876	2301	·96023	·03977	11·411
64	55575	2416	·95654	·04346	10·863
65	53159	2525	·95249	·04751	10·334
66	50634	2627	·94811	·05189	9·824
67	48007	2715	·94346	·05654	9·335
68	45292	2781	·93860	·06140	8·864
69	42511	2827	·93352	·06648	8·411
70	39684	2845	·92830	·07170	7·975
71	36839	2842	·92285	·07715	7·552
72	33997	2820	·91707	·08293	7·142
73	31177	2789	·91053	·08947	6·742
74	28388	2748	·90322	·09678	6·356
75	25640	2695	·89487	·10513	5·983
76	22945	2627	·88553	·11447	5·628
77	20318	2536	·87520	·12480	5·290
78	17782	2412	·86435	·13565	4·973
79	15370	2260	·85293	·14707	4·675
80	13110	2081	·84128	·15872	4·395
81	11029	1886	·82900	·17100	4·130
82	9143	1684	·81589	·18411	3·879
83	7459	1478	·80179	·19821	3·642
84	5981	1276	·78673	·21327	3·418
85	4705	1078	·77072	·22928	3·209
86	3627	891	·75451	·24549	3·015
87	2736	714	·73884	·26116	2·834
88	2022	559	·72354	·27646	2·658
89	1463	426	·70875	·29125	2·483
90	1037	319	·69276	·30724	2·298
91	718	235	·67246	·32754	2·096
92	483	172	·64344	·35656	1·873
93	311	124	·60125	·39875	1·633
94	187	86	·53935	·46065	1·383
95	101	55	·45286	·54714	1·135
96	46	31	·32947	·67053	·894
97	15	12	·18175	·81825	·700
98	3	3	·00000	1·00000	·500
99	...	...	...	...	...
100	...	...	...	...	...

Table 10.

Mortality Experience 1893–97.

Life Table (All Areas.—Rural).

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	196	·99804	·00196	48·462
17	99804	220	·99780	·00220	47·555
18	99584	243	·99756	·00244	46·660
19	99341	267	·99732	·00268	45·773
20	99074	291	·99706	·00294	44·895
21	98783	316	·99680	·00320	44·026
22	98467	340	·99655	·00345	43·166
23	98127	358	·99634	·00366	42·313
24	97769	378	·99615	·00385	41·467
25	97391	389	·99600	·00400	40·625
26	97002	401	·99586	·00414	39·786
27	96601	413	·99572	·00428	38·949
28	96188	427	·99557	·00443	38·115
29	95761	440	·99541	·00459	37·282
30	95321	455	·99523	·00477	36·452
31	94866	471	·99503	·00497	35·624
32	94395	490	·99481	·00519	34·800
33	93905	509	·99459	·00541	33·979
34	93396	527	·99435	·00565	33·161
35	92869	548	·99411	·00589	32·346
36	92321	568	·99384	·00616	31·536
37	91753	592	·99355	·00645	30·727
38	91161	617	·99323	·00677	29·924
39	90544	644	·99289	·00711	29·125
40	89900	674	·99251	·00749	28·329
41	89226	704	·99210	·00790	27·540
42	88522	739	·99166	·00834	26·755
43	87783	775	·99118	·00882	25·976
44	87008	811	·99067	·00933	25·202
45	86197	850	·99014	·00986	24·435
46	85347	889	·98958	·01042	23·673
47	84458	932	·98897	·01103	22·918
48	83526	979	·98828	·01172	22·168
49	82547	1033	·98749	·01251	21·425
50	81514	1095	·98657	·01343	20·690
51	80419	1163	·98554	·01446	19·964
52	79256	1237	·98440	·01560	19·250
53	78019	1309	·98321	·01679	18·548
54	76710	1380	·98201	·01799	17·856

TABLE 10.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	75330	1446	·98081	·01919	17·173
56	73884	1507	·97961	·02039	16·500
57	72377	1568	·97833	·02167	15·833
58	70809	1639	·97686	·02314	15·172
59	69170	1723	·97508	·02492	14·520
60	67447	1831	·97286	·02714	13·878
61	65616	1958	·97016	·02984	13·251
62	63658	2098	·96706	·03294	12·644
63	61560	2239	·96364	·03636	12·058
64	59321	2373	·96000	·04000	11·494
65	56948	2493	·95623	·04377	10·952
66	54455	2593	·95237	·04763	10·431
67	51862	2676	·94840	·05160	9·927
68	49186	2742	·94425	·05575	9·440
69	46444	2794	·93984	·06016	8·968
70	43650	2834	·93509	·06491	8·510
71	40816	2860	·92993	·07007	8·066
72	37956	2877	·92421	·07579	7·636
73	35079	2882	·91784	·08216	7·221
74	32197	2876	·91071	·08929	6 823
75	29321	2849	·90284	·09716	6·443
76	26472	2797	·89433	·10567	6·083
77	23675	2713	·88542	·11458	5·742
78	20962	2597	·87609	·12391	5·421
79	18365	2458	·86619	·13381	5·116
80	15907	2298	·85550	·14450	4·830
81	13609	2123	·84402	·15598	4·561
82	11486	1932	·83176	·16824	4·312
83	9554	1728	·81911	·18089	4·083
84	7826	1515	·80647	·19353	3·874
85	6311	1298	·79429	·20571	3·683
86	5013	1090	·78261	·21739	3·508
87	3923	897	·77132	·22868	3·343
88	3026	726	·75996	·24004	3·186
89	2300	579	·74849	·25151	3·034
90	1721	453	·73678	·26322	2·886
91	1268	349	·72472	·27528	2·738
92	919	264	·71224	·28776	2·588
93	655	197	·69938	·30062	2·431
94	458	144	·68527	·31473	2·261
95	314	105	·66734	·33266	2·068
96	209	74	·64352	·35648	1·852
97	135	53	·60636	·39364	1·599
98	82	37	·54916	·45084	1·308
99	45	24	·46470	·53530	·968
100	21	21	·00000	1·00000	·500

TABLE II.

MORTALITY EXPERIENCE 1893–97.

Life Table (All Areas.—Urban).

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	216	·99784	·00216	46·233
17	99784	237	·99763	·00237	45·332
18	99547	263	·99735	·00265	44·439
19	99284	297	·99702	·00298	43·556
20	98987	327	·99668	·00332	42·684
21	98660	361	·99635	·00365	41·825
22	98299	388	·99605	·00395	40·976
23	97911	412	·99580	·00420	40·137
24	97499	430	·99559	·00441	39·304
25	97069	446	·99540	·00460	38·476
26	96623	461	·99523	·00477	37·652
27	96162	476	·99507	·00493	36·830
28	95686	488	·99491	·00509	36·010
29	95198	500	·99473	·00527	35·192
30	94698	516	·99455	·00545	34·375
31	94182	532	·99435	·00565	33·561
32	93650	550	·99412	·00588	32·749
33	93100	573	·99385	·00615	31·939
34	92527	596	·99354	·00646	31·134
35	91931	627	·99318	·00682	30·333
36	91304	662	·99276	·00724	29·537
37	90642	701	·99227	·00773	28·749
38	89941	744	·99173	·00827	27·969
39	89197	789	·99116	·00884	27·198
40	88408	833	·99057	·00943	26·436
41	87575	877	·98999	·01001	25·684
42	86698	913	·98946	·01054	24·939
43	85785	945	·98899	·01101	24·199
44	84840	971	·98856	·01144	23·462
45	83869	997	·98813	·01187	22·729
46	82872	1024	·98765	·01235	21·996
47	81848	1059	·98706	·01294	21·265
48	80789	1107	·98630	·01370	20·537
49	79682	1167	·98536	·01464	19·816
50	78515	1238	·98423	·01577	19·103
51	77277	1318	·98295	·01705	18·401
52	75959	1402	·98154	·01846	17·712
53	74557	1489	·98003	·01997	17·035
54	73068	1576	·97842	·02158	16·372

TABLE 11.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	71492	1664	·97673	·02327	15·721
56	69828	1753	·97491	·02509	15·084
57	68075	1843	·97293	·02707	14·460
58	66232	1940	·97072	·02928	13·848
59	64292	2038	·96829	·03171	13·251
60	62254	2138	·96565	·03435	12·668
61	60116	2232	·96286	·03714	12·101
62	57884	2322	·95987	·04013	11·548
63	55562	2405	·95669	·04331	11·010
64	53157	2482	·95330	·04670	10·486
65	50675	2550	·94968	·05032	9·975
66	48125	2609	·94577	·05423	9·477
67	45516	2663	·94150	·05850	8·991
68	42853	2708	·93679	·06321	8·519
69	40145	2750	·93149	·06851	8·060
70	37395	2784	·92554	·07446	7·616
71	34611	2809	·91883	·08117	7·188
72	31802	2815	·91150	·08850	6·779
73	28987	2800	·90340	·09660	6·389
74	26187	2760	·89460	·10540	6·018
75	23427	2695	·88495	·11505	5·669
76	20732	2600	·87460	·12540	5·341
77	18132	2479	·86330	·13670	5·035
78	15653	2328	·85123	·14877	4·753
79	13325	2156	·83824	·16176	4·496
80	11169	1954	·82504	·17496	4·267
81	9215	1732	·81202	·18798	4·066
82	7483	1497	·80001	·19999	3·892
83	5986	1260	·78938	·21062	3·740
84	4726	1037	·78066	·21934	3·604
85	3689	837	·77308	·22692	3·476
86	2852	667	·76605	·23395	3·349
87	2185	528	·75848	·24152	3·219
88	1657	414	·74990	·25010	3·085
89	1243	325	·73896	·26104	2·947
90	918	250	·72706	·27294	2·812
91	668	190	·71543	·28457	2·679
92	478	142	·70389	·29611	2·545
93	336	103	·69246	·30754	2·407
94	233	74	·68116	·31884	2·252
95	159	53	·66734	·33266	2·070
96	106	38	·64352	·35648	1·851
97	68	27	·60636	·39364	1·601
98	41	18	·54916	·45084	1·323
99	23	12	·46470	·53530	·985
100	11	11	·00000	1·00000	·500

TABLE 12.

MORTALITY EXPERIENCE 1893–97.

Life Table, Whole Society.

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
16	100000	202	·99798	·00202	47·414
17	99798	230	·99770	·00230	46·509
18	99568	256	·99742	·00258	45·616
19	99312	284	·99714	·00286	44·732
20	99028	311	·99686	·00314	43·858
21	98717	339	·99658	·00342	42·995
22	98378	361	·99633	·00367	42·141
23	98017	383	·99610	·00390	41·295
24	97634	400	·99590	·00410	40·456
25	97234	415	·99572	·00428	39·620
26	96819	429	·99557	·00443	38·787
27	96390	441	·99543	·00457	37·958
28	95949	452	·99528	·00472	37·130
29	95497	467	·99511	·00489	36·303
30	95030	483	·99493	·00507	35·479
31	94547	497	·99473	·00527	34·658
32	94050	516	·99451	·00549	33·839
33	93534	537	·99426	·00574	33·021
34	92997	559	·99399	·00601	32·210
35	92438	581	·99370	·00630	31·402
36	91857	610	·99336	·00664	30·598
37	91247	640	·99298	·00702	29·799
38	90607	674	·99257	·00743	29·006
39	89933	709	·99212	·00788	28·219
40	89224	745	·99165	·00835	27·439
41	88479	781	·99117	·00883	26·667
42	87698	818	·99068	·00932	25·900
43	86880	852	·99020	·00980	25·139
44	86028	885	·98972	·01028	24·383
45	85143	918	·98922	·01078	23·630
46	84225	953	·98868	·01132	22·883
47	83272	993	·98807	·01193	22·139
48	82279	1041	·98734	·01266	21·400
49	81238	1100	·98647	·01353	20·668
50	80138	1167	·98545	·01455	19·945
51	78971	1239	·98430	·01570	19·232
52	77732	1319	·98304	·01696	18·531
53	76413	1398	·98171	·01829	17·841
54	75015	1474	·98034	·01966	17·164

TABLE 12.—*continued.*

Age. x	Living. l_x	Dying. d_x	Probability of Living One Year. p_x	Probability of Dying during the Year. q_x	Average Duration of Life. $\mathring{e}_x$
55	73541	1548	·97894	·02106	16·499
56	71993	1623	·97747	·02253	15·843
57	70370	1696	·97588	·02412	15·196
58	68674	1780	·97409	·02591	14·560
59	66894	1871	·97202	·02798	13·934
60	65023	1975	·96961	·03039	13·320
61	63048	2089	·96687	·03313	12·722
62	60959	2205	·96382	·03618	12·141
63	58754	2320	·96050	·03950	11·578
64	56434	2428	·95697	·04303	11·033
65	54006	2523	·95328	·04672	10·507
66	51483	2604	·94943	·05057	9·997
67	48879	2671	·94536	·05464	9·503
68	46208	2726	·94101	·05899	9·023
69	43482	2771	·93626	·06374	8·558
70	40711	2808	·93102	·06898	8·107
71	37903	2835	·92521	·07479	7·670
72	35068	2847	·91882	·08118	7·250
73	32221	2845	·91171	·08829	6·846
74	29376	2824	·90385	·09615	6·461
75	26552	2782	·89519	·10481	6·095
76	23770	2713	·88586	·11414	5·749
77	21057	2614	·87586	·12414	5·426
78	18443	2485	·86527	·13473	5·124
79	15958	2327	·85418	·14582	4·844
80	13631	2144	·84274	·15726	4·585
81	11487	1940	·83110	·16890	4·348
82	9547	1724	·81946	·18054	4·130
83	7823	1502	·80798	·19202	3·929
84	6321	1284	·79684	·20316	3·744
85	5037	1079	·78588	·21412	3·572
86	3958	891	·77490	·22510	3·409
87	3067	725	·76362	·23638	3·253
88	2342	580	·75212	·24788	3·106
89	1762	458	·74048	·25952	2·965
90	1304	353	·72884	·27116	2·829
91	951	269	·71742	·28258	2·695
92	682	200	·70644	·29356	2·560
93	482	147	·69550	·30450	2·415
94	335	106	·68332	·31668	2·254
95	229	76	·66734	·33266	2·068
96	153	55	·64352	·35648	1·848
97	98	38	·60636	·39364	1·598
98	60	27	·54916	·45084	1·305
99	33	18	·46470	·53530	·958
100	15	15	·00000	1·00000	·500

3 PER CENT. TABLE 13. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single $\bar{A}_x$	Annual $\bar{P}_x$	Age x
16	62316	1507726	24·691	·2702	·01094	16
17	60391	1447335	24·463	·2769	·01132	17
18	58514	1388821	24·232	·2837	·01171	18
19	56683	1332138	23·998	·2906	·01211	19
20	54896	1277242	23·763	·2976	01252	20
21	53148	1224094	23·529	·3045	·01294	21
22	51441	1172653	23·294	·3115	·01337	22
23	49774	1122879	23·057	·3185	·01382	23
24	48148	1074731	22·818	·3255	·01426	24
25	46562	1028169	22·580	·3326	·01473	25
26	45017	983152	22·336	·3398	·01521	26
27	43515	939637	22·090	·3471	·01571	27
28	42054	897583	21·840	·3544	·01623	28
29	40635	856948	21·586	·3619	·01677	29
30	39259	817689	21·325	·3697	·01733	30
31	37925	779764	21·057	·3776	·01793	31
32	36633	743131	20·783	·3857	·01855	32
33	35379	707752	20·502	·3940	·01922	33
34	34164	673588	20·214	·4025	·01991	34
35	32983	640605	19·919	·4112	·02064	35
36	31835	608770	19·620	·4201	·02141	36
37	30716	578054	19·316	·4290	·02221	37
38	29628	548426	19·008	·4381	·02305	38
39	28566	519860	18·696	·4474	·02393	39
40	27532	492328	18·380	·4567	·02485	40
41	26524	465804	18·058	·4662	·02582	41
42	25544	440260	17·732	·4759	·02683	42
43	24590	415670	17·401	·4856	·02791	43
44	23662	392008	17·064	·4956	·02905	44
45	22762	369246	16·719	·5058	·03026	45
46	21886	347360	16·368	·5162	·03154	46
47	21034	326326	16·011	·5267	·03290	47
48	20205	306121	15·648	·5375	·03435	48
49	19395	286726	15·281	·5483	·03589	49
50	18602	268124	14·910	·5593	·03751	50
51	17825	250299	14·538	·5703	·03923	51
52	17062	233237	14·166	·5813	·04103	52
53	16315	216922	13·792	·5923	·04295	53
54	15583	201339	13·417	·6034	·04498	54

TABLE 13.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single $\bar{A}_x$	Annual $\bar{P}_x$	Age x
55	14867	186472	13·039	·6146	·04714	55
56	14169	172303	12·657	·6259	·04945	56
57	13488	158815	12·270	·6373	·05194	57
58	12823	145992	11·881	·6448	·05461	58
59	12174	133818	11·488	·6604	·05749	59
60	11536	122282	11·095	·6720	·06057	60
61	10907	111375	10·707	·6835	·06384	61
62	10285	101090	10·324	·6948	·06730	62
63	9671·2	91418·9	9·948	·7060	·07096	63
64	9065·5	82353·4	9·578	·7169	·07485	64
65	8470·9	73882·5	9·216	·7276	·07895	65
66	7890·2	65992·3	8·858	·7382	·08333	66
67	7326·4	58665·9	8·502	·7487	·08806	67
68	6780·2	51885·7	8·146	·7592	·09320	68
69	6252·0	45633·7	7·792	·7697	·09878	69
70	5741·2	39892·5	7·442	·7800	·10481	70
71	5246·5	34646·0	7·096	·7902	·11137	71
72	4767·5	29878·5	6·759	·8002	·11839	72
73	4304·2	25574·3	6·433	·8099	·12589	73
74	3857·8	21716·5	6·120	·8191	·13384	74
75	3429·9	18286·6	5·822	·8279	·14220	75
76	3023·0	15263·6	5·538	·8363	·15101	76
77	2640·2	12623·4	5·269	·8442	·16023	77
78	2283·5	10339·9	5·016	·8517	·16980	78
79	1954·7	8385·2	4·777	·8588	·17978	79
80	1654·7	6730·5	4·553	·8654	·19008	80
81	1384·4	5346·1	4·347	·8715	·20049	81
82	1143·7	4202·4	4·158	·8771	·21094	82
83	932·82	3269·60	3·987	·8822	·22126	83
84	751·07	2518·53	3·834	·8867	·23127	84
85	597·54	1920·99	3·695	·8908	·24108	85
86	470·34	1450·65	3·564	·8946	·25102	86
87	366·62	1084·03	3·436	·8984	·26148	87
88	283·32	800·71	3·304	·9023	·27310	88
89	217·09	583·62	3·165	·9064	·28640	89
90	164·82	418·80	3·018	·9108	·30179	90
91	123·83	294·97	2·858	·9155	·32034	91
92	91·82	203·15	2·687	·9206	·34260	92
93	67·07	136·08	2·502	·9260	·37012	93
94	48·03	88·05	2·304	·9319	·40447	94
95	33·66	54·39	2·085	·9384	·45006	95
96	22·90	31·49	1·841	·9456	·51362	96
97	14·95	16·54	1·568	·9537	·60820	97
98	9·16	7·38	1·261	·9627	·76346	98
99	5·09	2·29	·895	·9735	1·08771	99
100	2·29	0·00	·416	·9877	2·37428	100

3 PER CENT. TABLE 14. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	20·80	4·60	4·52	4·95	18·90	53·78	16
17	20·64	4·70	4·65	5·11	19·51	54·60	17
18	20·49	4·80	4·78	5·28	20·13	55·47	18
19	20·38	4·90	4·91	5·44	20·78	56·40	19
20	20·29	5·00	5·03	5·61	21·46	57·39	20
21	20·25	5·10	5·16	5·78	22·16	58·45	21
22	20·24	5·19	5·30	5·95	22·88	59·57	22
23	20·26	5·29	5·42	6·13	23·63	60·74	23
24	20·29	5·39	5·56	6·30	24·41	61·95	24
25	20·34	5·49	5·69	6·48	25·21	63·22	25
26	20·39	5·60	5·83	6·67	26·03	64·52	26
27	20·45	5·71	5·97	6·86	26·89	65·88	27
28	20·52	5·82	6·12	7·06	27·77	67·29	28
29	20·58	5·94	6·27	7·27	28·68	68·74	29
30	20·65	6·05	6·43	7·48	29·63	70·24	30
31	20·72	6·17	6·59	7·69	30·61	71·77	31
32	20·78	6·30	6·75	7·91	31·61	73·35	32
33	20·84	6·42	6·91	8·13	32·65	74·96	33
34	20·90	6·55	7·09	8·37	33·72	76·62	34
35	20·96	6·68	7·26	8·61	34·81	78·32	35
36	21·02	6·81	7·44	8·86	35·95	80·08	36
37	21·08	6·94	7·62	9·12	37·13	81·88	37
38	21·13	7·07	7·81	9·39	38·34	83·74	38
39	21·18	7·20	8·00	9·66	39·60	85·64	39
40	21·21	7·33	8·20	9·94	40·90	87·58	40
41	21·24	7·46	8·40	10·23	42·23	89·57	41
42	21·26	7·60	8·61	10·53	43·61	91·61	42
43	21·26	7·73	8·82	10·84	45·04	93·69	43
44	21·26	7·87	9·02	11·15	46·52	95·82	44
45	21·25	8·00	9·24	11·48	48·04	98·01	45
46	21·22	8·13	9·46	11·82	49·63	100·26	46
47	21·18	8·27	9·68	12·17	51·26	102·57	47
48	21·13	8·40	9·91	12·53	52·97	104·94	48
49	21·06	8·53	10·14	12·90	54·73	107·37	49
50	20·98	8·66	10·38	13·29	56·57	109·88	50
51	20·88	8·78	10·63	13·68	58·47	112·44	51
52	20·76	8·90	10·87	14·09	60·44	115·07	52
53	20·63	9·02	11·12	14·50	62·47	117·74	53
54	20·47	9·12	11·37	14·93	64·56	120·46	54

TABLE 14.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	20·30	9·22	11·61	15·37	66·71	123·21	55
56	20·10	9·32	11·85	15·80	68·91	125·98	56
57	19·86	9·40	12·07	16·23	71·20	128·77	57
58	19·60	9·47	12·28	16·68	73·57	131·60	58
59	19·30	9·53	12·48	17·09	76·04	134·44	59
60	18·97	9·57	12·66	17·51	78·63	137·34	60
61	18·62	9·60	12·83	17·92	81·34	140·31	61
62	18·23	9·61	12·97	18·31	84·18	143·31	62
63	17·82	9·60	13·11	18·70	87·12	146·34	63
64	17·37	9·57	13·21	19·04	90·13	149·32	64
65	16·88	9·51	13·28	19·37	93·18	152·22	65
66	16·35	9·42	13·32	19·65	96·20	154·94	66
67	15·76	9·29	13·31	19·87	99·17	157·40	67
68	15·11	9·12	13·24	20·01	102·04	159·53	68
69	14·42	8·91	13·09	20·04	104·77	161·23	69
70	13·69	8·65	12·87	19·94	107·32	162·47	70
71	12·94	8·35	12·57	19·71	109·65	163·22	71
72	12·19	8·03	12·20	19·35	111·75	163·51	72
73	11·45	7·68	11·78	18·88	113·58	163·37	73
74	10·72	7·33	11·32	18·33	115·12	162·82	74
75	10·01	6·96	10·83	17·69	116·37	161·86	75
76	9·31	6·59	10·30	16·98	117·31	160·49	76
77	8·62	6·21	9·75	16·18	117·93	158·69	77
78	7·96	5·82	9·16	15·36	118·19	156·49	78
79	7·32	5·43	8·55	14·49	118·12	153·91	79
80	6·72	5·04	7·95	13·62	117·68	151·02	80
81	6·18	4·67	7·38	12·75	116·89	147·87	81
82	5·68	4·32	6·88	11·91	115·74	144·53	82
83	5·23	4·01	6·45	11·12	114·33	141·14	83
84	4·82	3·74	6·10	10·39	112·74	137·80	84
85	4·45	3·51	5·82	9·78	111·01	134·56	85
86	4·10	3·32	5·57	9·24	109·09	131·32	86
87	3·81	3·16	5·34	8·76	106·88	127·95	87
88	3·58	3·02	5·12	8·37	104·13	124·22	88
89	3·43	2·90	4·91	8·02	100·64	119·90	89
90	3·27	2·76	4·68	7·65	96·50	114·87	90
91	3·10	2·62	4·44	7·24	91·68	109·08	91
92	2·92	2·46	4·18	6·83	86·28	102·66	92
93	2·72	2·29	3·89	6·36	80·43	95·70	93
94	2·51	2·12	3·59	5·86	74·19	88·27	94
95	2·27	1·92	3·25	5·32	67·26	80·02	95
96	2·01	1·70	2·89	4·71	59·58	70·90	96
97	1·72	1·46	2·47	4·03	51·00	60·68	97
98	1·40	1·18	2·00	3·28	41·40	49·26	98
99	1·02	·86	1·45	2·38	30·05	35·76	99
100	·53	·44	·76	1·24	15·71	18·69	100

3 PER CENT. TABLE 15. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1296384	1583133	1864756	308667	1177876	16
17	1246326	1530131	1810710	308667	1177876	17
18	1199008	1479840	1759230	308667	1177876	18
19	1154894	1432616	1710624	308436	1177876	19
20	1114062	1388492	1664884	307934	1177876	20
21	1076359	1347278	1621780	307231	1177660	21
22	1041327	1308533	1580891	306237	1177189	22
23	1008386	1271796	1541827	304922	1176379	23
24	977055	1236647	1504230	303405	1175204	24
25	946989	1202792	1467866	301795	1173689	25
26	918008	1170056	1432567	300192	1171904	26
27	889992	1138322	1398266	298599	1169912	27
28	862828	1107522	1364900	296972	1167816	28
29	836454	1077592	1332408	295276	1165584	29
30	810772	1048395	1300655	293519	1163227	30
31	785730	1019880	1269593	291667	1160719	31
32	761279	991962	1239141	289729	1158035	32
33	737411	964638	1209297	287748	1155083	33
34	714118	937868	1179989	285836	1151850	34
35	691392	911617	1151154	283956	1148325	35
36	669195	885856	1122768	282077	1144501	36
37	647430	860495	1094718	280139	1140373	37
38	626042	835456	1066934	278088	1135938	38
39	604921	810611	1039296	275935	1131109	39
40	584056	785932	1011757	273691	1125865	40
41	563410	761422	984301	271341	1120190	41
42	543003	737085	956945	268946	1114073	42
43	522877	712974	929727	266489	1107582	43
44	503073	689165	902710	263957	1100755	44
45	483602	665656	875928	261359	1093607	45
46	464452	642444	849412	258680	1086130	46
47	445592	619507	823127	255913	1078341	47
48	426955	596727	796945	253068	1070177	48
49	408505	574022	770755	250139	1061546	49
50	390232	551343	744486	247082	1052314	50
51	372132	528709	718119	243841	1042281	51
52	354221	506125	691646	240387	1031277	52
53	336518	483617	665067	236684	1019197	53
54	319042	461214	638391	232730	1005979	54

TABLE 15.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	301781	438930	611602	228484	991686	55
56	284727	416753	584649	223941	976432	56
57	267889	394689	557525	219048	960326	57
58	251291	372764	530260	213775	943425	58
59	234947	350985	502871	208089	925707	59
60	218876	329332	475352	201974	907041	60
61	203070	307805	447689	195410	887186	61
62	187541	286397	419852	188366	865821	62
63	172320	265171	391903	180795	842560	63
64	157458	244194	363930	172694	817106	64
65	142996	223535	336050	164105	789286	65
66	128972	203288	308395	155061	759072	66
67	115443	183523	281048	145601	726546	67
68	102464	164326	254096	135689	691832	68
69	90134·5	145843	227713	125293	655002	69
70	78573·5	128241	202127	114487	616123	70
71	67877·5	111703	177633	103412	575300	71
72	58109·6	96380·4	154534	92283	532735	72
73	49283·9	82355·4	133048	81281	488861	73
74	41372·4	69639·4	113298	70711	444107	74
75	34337·8	58217·4	95347·0	60678·0	399139	75
76	28144·8	48065·4	79212·0	51309·0	354644	76
77	22766·8	39159·7	64894·0	42734·0	311346	77
78	18165·2	31459·2	52383·0	35064·0	269890	78
79	14304·0	24918·0	41629·0	28332·0	230880	79
80	11124·1	19468·6	32623·0	22534·0	194732	80
81	8550·11	15015·7	25238·0	17649·0	161810	81
82	6498·71	11441·8	19310·9	13618·1	132379	82
83	4882·31	8621·62	14641·0	10369·0	106646	83
84	3623·81	6432·52	11016·8	7811·8	84675·4	84
85	2657·05	4755·52	8230·17	5842·13	66332·4	85
86	1929·42	3491·62	6109·67	4343·63	51309·4	86
87	1395·52	2554·58	4512·57	3214·73	39183·4	87
88	1013·71	1869·47	3321·37	2371·43	29501·5	88
89	744·49	1372·98	2439·29	1741·61	21848·2	89
90	539·04	994·09	1766·14	1260·96	15906·4	90
91	383·77	707·74	1257·40	897·60	11353·4	91
92	267·78	493·84	877·37	626·32	7921·98	92
93	182·33	336·25	597·39	426·50	5393·98	93
94	120·44	222·11	394·61	281·68	3563·08	94
95	76·52	141·12	250·71	178·98	2263·78	95
96	46·12	85·05	151·10	107·88	1364·39	96
97	25·78	47·54	84·45	60·30	762·62	97
98	12·83	23·65	42·01	30·00	379·38	98
99	5·18	9·54	16·94	12·11	153·01	99
100	1·22	2·24	3·98	2·85	35·97	100

3 PER CENT. TABLE 16. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	24·55	5·49	5·26	5·78	22·75	63·84	16
17	24·39	5·61	5·41	5·96	23·47	64·85	17
18	24·25	5·74	5·56	6·15	24·23	65·93	18
19	24·15	5·87	5·72	6·35	25·01	67·10	19
20	24·08	6·00	5·87	6·54	25·82	68·31	20
21	24·06	6·13	6·02	6·73	26·66	69·60	21
22	24·07	6·25	6·17	6·93	27·53	70·95	22
23	24·09	6·37	6·33	7·14	28·43	72·36	23
24	24·14	6·49	6·49	7·35	29·37	73·84	24
25	24·19	6·62	6·66	7·56	30·34	75·37	25
26	24·24	6·75	6·83	7·79	31·35	76·96	26
27	24·31	6·88	7·01	8·02	32·41	78·62	27
28	24·38	7·02	7·18	8·25	33·49	80·33	28
29	24·45	7·17	7·37	8·49	34·62	82·10	29
30	24·53	7·31	7·55	8·74	35·78	83·92	30
31	24·61	7·46	7·74	8·99	36·98	85·78	31
32	24·67	7·61	7·93	9·25	38·21	87·67	32
33	24·72	7·75	8·12	9·52	39·48	89·59	33
34	24·75	7·89	8·31	9·78	40·79	91·53	34
35	24·77	8·03	8·51	10·06	42·12	93·50	35
36	24·78	8·18	8·71	10·34	43·50	95·51	36
37	24·77	8·31	8·91	10·65	44·92	97·56	37
38	24·76	8·45	9·13	10·94	46·39	99·67	38
39	24·75	8·59	9·34	11·25	47·92	101·85	39
40	24·73	8·74	9·55	11·57	49·51	104·11	40
41	24·71	8·89	9·78	11·90	51·17	106·44	41
42	24·67	9·04	10·00	12·23	52·87	108·82	42
43	24·62	9·19	10·23	12·57	54·65	111·25	43
44	24·55	9·32	10·47	12·91	56·47	113·72	44
45	24·46	9·45	10·70	13·28	58·35	116·24	45
46	24·35	9·57	10·93	13·67	60·28	118·80	46
47	24·22	9·69	11·16	14·06	62·26	121·39	47
48	24·08	9·80	11·38	14·50	64·28	124·04	48
49	23·92	9·91	11·60	14·93	66·36	126·73	49
50	23·74	10·02	11·83	15·37	68·51	129·47	50
51	23·54	10·12	12·06	15·83	70·74	132·29	51
52	23·31	10·23	12·31	16·27	73·07	135·19	52
53	23·06	10·34	12·56	16·72	75·51	138·20	53
54	22·79	10·44	12·83	17·18	78·06	141·30	54

TABLE 16.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	22·48	10·54	13·09	17·64	80·70	144·45	55
56	22·13	10·61	13·33	18·13	83·42	147·62	56
57	21·74	10·66	13·55	18·62	86·20	150·76	57
58	21·30	10·67	13·75	19·12	89·04	153·88	58
59	20·81	10·66	13·91	19·62	91·95	156·95	59
60	20·30	10·62	14·03	20·13	94·95	160·03	60
61	19·75	10·55	14·12	20·63	98·08	163·12	61
62	19·17	10·46	14·16	21·10	101·34	166·24	62
63	18·56	10·34	14·17	21·53	104·75	169·35	63
64	17·92	10·19	14·15	21·86	108·30	172·42	64
65	17·25	10·02	14·09	22·11	111·93	175·41	65
66	16·57	9·84	13·99	22·29	115·53	178·22	66
67	15·88	9·64	13·84	22·37	118·99	180·72	67
68	15·16	9·40	13·64	22·38	122·19	182·77	68
69	14·40	9·13	13·36	22·28	125·03	184·20	69
70	13·58	8·79	13·01	22·04	127·47	184·89	70
71	12·70	8·40	12·56	21·69	129·46	184·81	71
72	11·78	7·96	12·05	21·16	130·98	183·93	72
73	10·85	7·51	11·49	20·49	132·01	182·35	73
74	9·95	7·06	10·90	19·70	132·58	180·19	74
75	9·10	6·61	10·31	18·84	132·75	177·61	75
76	8·29	6·18	9·71	17·93	132·61	174·72	76
77	7·54	5·76	9·10	17·00	132·19	171·58	77
78	6·85	5·32	8·50	16·10	131·45	168·22	78
79	6·25	4·88	7·93	15·24	130·34	164·64	79
80	5·75	4·45	7·42	14·42	128·82	160·86	80
81	5·37	4·02	7·00	13·65	126·85	156·90	81
82	5·10	3·63	6·70	12·94	124·49	152·86	82
83	4·89	3·30	6·43	12·30	121·96	148·88	83
84	4·71	3·05	6·19	11·71	119·53	145·18	84
85	4·54	2·87	5·96	11·19	117·38	141·94	85
86	4·38	2·75	5·75	10·73	115·59	139·20	86
87	4·22	2·65	5·55	10·34	114·01	136·77	87
88	4·06	2·55	5·34	9·96	112·27	134·18	88
89	3·89	2·44	5·12	9·55	109·89	130·89	89
90	3·71	2·33	4·88	9·11	106·42	126·45	90
91	3·52	2·21	4·62	8·62	100·86	119·83	91
92	3·31	2·08	4·35	8·13	94·90	112·77	92
93	3·09	1·94	4·05	7·57	88·47	105·12	93
94	2·85	1·79	3·74	6·98	81·61	96·96	94
95	2·58	1·62	3·39	6·33	73·98	87·90	95
96	2·29	1·44	3·00	5·61	65·54	77·87	96
97	1·96	1·23	2·57	4·80	56·10	66·65	97
98	1·59	1·00	2·09	3·89	45·54	54·11	98
99	1·15	·72	1·51	2·83	33·06	39·28	99
100	·60	·38	·79	1·48	17·28	20·53	100

3 PER CENT. TABLE 17. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1530035	1872348	2200279	360051	1417650	16
17	1472984	1811984	2138627	360051	1417650	17
18	1419186	1755154	2080370	360051	1417650	18
19	1368852	1701941	2025890	359648	1417592	19
20	1322052	1651682	1973901	358924	1417313	20
21	1278623	1604310	1924369	357897	1416773	21
22	1237943	1559395	1877048	356590	1415989	22
23	1199335	1516434	1831507	355173	1414977	23
24	1162228	1474920	1787400	353704	1413851	24
25	1126290	1434531	1744454	352189	1412667	25
26	1091402	1395248	1702607	350587	1411431	26
27	1057676	1357229	1661977	348860	1410059	27
28	1025122	1320483	1622621	347021	1408476	28
29	993663	1284931	1584341	345078	1406657	29
30	963108	1250262	1546836	343041	1404620	30
31	933165	1216191	1509755	340957	1402382	31
32	903681	1182421	1472854	338834	1399847	32
33	874520	1148796	1436025	336638	1396895	33
34	845629	1115316	1399276	334343	1393419	34
35	817029	1082016	1362686	331926	1389357	35
36	788772	1048964	1326263	329431	1384756	36
37	760972	1016286	1290145	326898	1379721	37
38	733701	984098	1254458	324242	1374412	38
39	706994	952504	1219256	321508	1368884	39
40	680885	921543	1184621	318648	1363107	40
41	655321	891115	1150436	315649	1357054	41
42	630177	861051	1116572	312422	1350624	42
43	605365	831201	1082837	309038	1343757	43
44	580857	801458	1049114	305587	1336328	44
45	556675	771822	1015371	302199	1328228	45
46	532882	742404	981646	298962	1319345	46
47	509516	713309	948002	295872	1309561	47
48	486550	684571	914502	292799	1298800	48
49	463943	656124	881146	289553	1287061	49
50	441606	627937	847944	286020	1274392	50
51	419518	599986	814985	282032	1260936	51
52	397718	572292	782320	277620	1246775	52
53	376228	544896	749918	272831	1231959	53
54	355069	517806	717693	267745	1216365	54

TABLE 17.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	334216	490879	685424	262387	1199774	55
56	313592	463941	652811	256844	1181921	56
57	293187	436942	619729	251093	1162636	57
58	273103	409966	586243	245096	1141816	58
59	253398	383151	552444	238835	1119425	59
60	234163	356639	518490	232209	1095402	60
61	215440	330524	484488	225019	1069713	61
62	197210	304784	450464	217044	1042310	62
63	179505	279488	416570	208126	1013064	63
64	162424	254821	383100	198209	981785	64
65	146130	231051	350398	187394	948137	65
66	130741	208384	318761	175879	911594	66
67	116322	186923	288342	163923	871752	67
68	102793	166555	259035	151677	828451	68
69	90033·6	147088	230639	139224	781715	69
70	77956·6	128437	203106	126584	731808	70
71	66607·6	110680	176602	113764	679223	71
72	56139·6	94107·2	151562	100869	624458	72
73	46697·5	79017·2	128476	88169	568208	73
74	38382·2	65604·2	107673	75993	511465	74
75	31194·7	53876·2	89234·8	64610·2	455323	75
76	25063·0	43756·2	73099·8	54195·2	400885	76
77	19897·2	35099·3	59123·8	44872·2	349003	77
78	15637·4	27792·3	47197·8	36755·2	300163	78
79	12210·1	21754·9	37248·3	29791·7	254766	79
80	9518·81	16875·1	29150·8	23869·2	213158	80
81	7441·11	13005·0	22699·2	18906·8	175608	81
82	5834·01	9982·81	17647·0	14804·0	142379	82
83	4564·91	7641·61	13638·6	11466·4	113771	83
84	3535·91	5827·41	10472·6	8792·7	89773·7	84
85	2711·87	4428·41	7991·00	6685·30	70138·7	85
86	2059·40	3351·61	6057·00	5048·30	54364·7	86
87	1548·06	2519·42	4553·10	3794·20	41796·7	87
88	1151·01	1873·23	3385·30	2821·40	31810·3	88
89	845·33	1375·74	2486·24	2072·16	23855·3	89
90	612·05	996·09	1800·14	1500·36	17541·4	90
91	435·75	709·16	1281·60	1068·20	12488·5	91
92	304·05	494·83	894·25	745·30	8714·05	92
93	207·03	336·93	608·89	507·45	5933·35	93
94	136·76	222·57	402·21	335·23	3919·35	94
95	86·89	141·41	255·54	213·00	2490·15	95
96	52·37	85·23	154·01	128·36	1500·82	96
97	29·27	47·64	86·08	71·75	838·88	97
98	14·56	23·70	42·82	35·69	417·32	98
99	5·87	9·56	17·27	14·39	168·32	99
100	1·38	2·25	4·06	3·38	39·57	100

3 PER CENT. TABLE 18. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	29·26	6·32	6·12	6·83	26·12	74·65	16
17	28·98	6·42	6·25	7·05	26·95	75·65	17
18	28·71	6·52	6·38	7·27	27·81	76·70	18
19	28·49	6·62	6·53	7·50	28·71	77·84	19
20	28·30	6·73	6·68	7·72	29·64	79·07	20
21	28·17	6·85	6·83	7·93	30·60	80·39	21
22	28·09	6·97	6·99	8·16	31·60	81·82	22
23	28·06	7·09	7·17	8·39	32·63	83·33	23
24	28·06	7·21	7·34	8·63	33·69	84·92	24
25	28·08	7·34	7·51	8·87	34·78	86·59	25
26	28·11	7·48	7·69	9·13	35·90	88·31	26
27	28·15	7·62	7·88	9·39	37·05	90·09	27
28	28·18	7·76	8·08	9·66	38·23	91·91	28
29	28·21	7·90	8·27	9·94	39·46	93·77	29
30	28·22	8·05	8·47	10·22	40·72	95·68	30
31	28·22	8·20	8·68	10·51	42·02	97·63	31
32	28·21	8·34	8·90	10·82	43·36	99·63	32
33	28·19	8·49	9·11	11·13	44·77	101·70	33
34	28·16	8·64	9·34	11·46	46·22	103·82	34
35	28·13	8·78	9·57	11·80	47·74	106·01	35
36	28·09	8·93	9·79	12·14	49·31	108·26	36
37	28·03	9·07	10·02	12·48	50·95	110·55	37
38	27·96	9·20	10·24	12·83	52·65	112·89	38
39	27·89	9·34	10·46	13·18	54·41	115·28	39
40	27·80	9·48	10·68	13·53	56·22	117·71	40
41	27·71	9·61	10·91	13·86	58·09	120·18	41
42	27·61	9·74	11·13	14·20	60·02	122·71	42
43	27·50	9·87	11·37	14·54	62·03	125·31	43
44	27·37	10·00	11·61	14·90	64·11	127·99	44
45	27·23	10·13	11·85	15·27	66·26	130·74	45
46	27·06	10·25	12·10	15·66	68·51	133·58	46
47	26·88	10·38	12·36	16·05	70·84	136·51	47
48	26·69	10·51	12·62	16·48	73·27	139·56	48
49	26·48	10·64	12·89	16·94	75·79	142·74	49
50	26·27	10·78	13·17	17·41	78·43	146·06	50
51	26·06	10·92	13·46	17·91	81·18	149·52	51
52	25·83	11·06	13·75	18·44	84·03	153·12	52
53	25·59	11·21	14·04	18·97	87·01	156·82	53
54	25·33	11·34	14·32	19·53	90·09	160·61	54

TABLE 18.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	25·02	11·46	14·60	20·09	93·26	164·43	55
56	24·67	11·57	14·86	20·67	96·53	168·29	56
57	24·25	11·65	15·10	21·25	99·90	172·15	57
58	23·76	11·72	15·34	21·81	103·36	175·99	58
59	23·20	11·75	15·56	22·37	106·93	179·80	59
60	22·56	11·75	15·75	22·91	110·61	183·57	60
61	21·86	11·69	15·91	23·38	114·44	187·28	61
62	21·12	11·59	16·02	23·79	118·41	190·94	62
63	20·34	11·44	16·09	24·11	122·51	194·49	63
64	19·53	11·24	16·10	24·34	126·71	197·92	64
65	18·70	11·00	16·04	24·48	130·92	201·14	65
66	17·86	10·73	15·89	24·51	135·04	204·02	66
67	16·98	10·40	15·65	24·45	138·91	206·40	67
68	16·08	10·04	15·31	24·29	142·45	208·17	68
69	15·15	9·63	14·86	23·96	145·60	209·21	69
70	14·21	9·19	14·30	23·45	148·36	209·51	70
71	13·27	8·71	13·66	22·71	150·80	209·15	71
72	12·37	8·21	12·95	21·70	152·95	208·18	72
73	11·52	7·70	12·22	20·47	154·80	206·72	73
74	10·76	7·22	11·50	19·09	156·34	204·92	74
75	10·09	6·77	10·83	17·68	157·52	202·90	75
76	9·50	6·37	10·23	16·36	158·25	200·70	76
77	8·99	6·01	9·69	15·17	158·45	198·31	77
78	8·55	5·67	9·21	14·18	158·04	195·65	78
79	8·15	5·36	8·76	13·39	156·96	192·62	79
80	7·77	5·05	8·36	12·78	155·22	189·17	80
81	7·42	4·76	7·98	12·20	152·89	185·24	81
82	7·10	4·47	7·63	11·67	149·99	180·87	82
83	6·81	4·20	7·32	11·19	146·64	176·17	83
84	6·55	3·94	7·05	10·78	142·94	171·25	84
85	6·31	3·68	6·79	10·39	138·90	166·07	85
86	6·09	3·45	6·55	10·03	134·57	160·69	86
87	5·87	3·27	6·32	9·68	130·03	155·17	87
88	5·65	3·13	6·08	9·30	125·20	149·36	88
89	5·42	3·00	5·83	8·92	120·00	143·16	89
90	5·17	2·86	5·56	8·50	114·44	136·52	90
91	4·90	2·71	5·27	8·05	108·45	129·37	91
92	4·61	2·55	4·96	7·58	102·05	121·74	92
93	4·30	2·38	4·62	7·07	95·13	113·49	93
94	3·96	2·19	4·26	6·51	87·75	104·68	94
95	3·59	1·99	3·86	5·91	79·55	94·90	95
96	3·18	1·76	3·42	5·24	70·48	84·08	96
97	2·72	1·51	2·93	4·48	60·32	71·96	97
98	2·21	1·22	2·38	3·64	48·97	58·42	98
99	1·60	·89	1·73	2·64	35·55	42·41	99
100	·84	·46	·90	1·38	18·58	22·17	100

3 PER CENT. TABLE 19. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1823377	2217431	2598892	425746	1627355	16
17	1750008	2137683	2515156	425746	1627355	17
18	1680159	2061652	2435320	425628	1627355	18
19	1614621	1990125	2360165	424935	1627298	19
20	1553764	1923411	2289935	423598	1627074	20
21	1497426	1861347	2224468	421762	1626588	21
22	1445243	1803516	2163344	419670	1625699	22
23	1396666	1749423	2105963	417442	1624283	23
24	1350894	1698217	2051427	415241	1622226	24
25	1307286	1649211	1999059	413109	1619528	25
26	1265439	1602054	1948514	410912	1616185	26
27	1224809	1556201	1899208	408655	1612291	27
28	1185068	1511326	1850869	406303	1607927	28
29	1146085	1467218	1803329	403822	1603256	29
30	1107781	1423802	1756518	401266	1598423	30
31	1070237	1381125	1710447	398680	1593523	31
32	1033448	1339118	1665048	396183	1588640	32
33	997412	1297789	1620335	393771	1583852	33
34	962228	1257251	1576321	391441	1579158	34
35	927821	1217439	1532917	389091	1574526	35
36	894056	1178165	1489884	386532	1569892	36
37	860940	1139421	1447105	383625	1565076	37
38	828481	1101199	1404600	380306	1559888	38
39	796654	1063495	1362387	376495	1554186	39
40	765497	1026365	1320545	372233	1547820	40
41	735069	989937	1279280	367639	1540794	41
42	705317	954173	1238649	362771	1533219	42
43	676194	918985	1198573	357759	1525199	43
44	647681	884370	1159061	352716	1516853	44
45	619716	850255	1120049	347704	1508266	45
46	592262	816641	1081525	342682	1499383	46
47	565420	783705	1043655	337768	1490092	47
48	539197	751462	1006443	333028	1480361	48
49	513621	719948	969940	328436	1469988	49
50	488720	689196	934174	323916	1458857	50
51	464466	659114	898994	319382	1446857	51
52	440765	629536	864132	314656	1433795	52
53	417540	600338	829394	309651	1419496	53
54	394643	571318	794523	304342	1403806	54

TABLE 19.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	371994	542367	759377	298710	1386530	55
56	349483	513382	723875	292774	1367705	56
57	327032	484240	687959	286526	1347369	57
58	304647	454911	651606	279780	1325418	58
59	282381	425460	614833	272395	1301690	59
60	260255	395760	577430	264277	1275996	60
61	238459	365965	539469	255055	1248176	61
62	217221	336433	501251	244621	1217913	62
63	196703	307377	462978	233120	1184847	63
64	177065	279002	424910	220619	1148680	64
65	158449	251664	387476	207323	1109037	65
66	140901	225522	350908	193438	1065461	66
67	124429	200639	315333	179170	1017672	67
68	109032	177106	280936	164651	965798	68
69	94717·2	154950	247864	149865	910256	69
70	81562·2	134309	216429	134635	851761	70
71	69636·2	115349	186999	119083	791193	71
72	58972·2	98119·6	159857	103440	729198	72
73	49598·1	82752·6	135352	88108·0	666285	73
74	41507·1	69368·6	113754	73648·0	603127	74
75	34596·3	57833·6	94991·8	60664·2	540278	75
76	28722·5	47968·8	78882·8	49432·2	478399	76
77	23746·2	39603·3	65178·8	40040·2	418338	77
78	19530·7	32485·6	53513·8	32378·2	360885	78
79	15921·4	26389·0	43522·1	26195·9	306795	79
80	12851·5	21208·2	35033·4	21145·6	256842	80
81	10266·9	16852·5	27897·3	16892·7	211646	81
82	8117·00	13234·4	21966·5	13355·5	171545	82
83	6351·30	10270·1	17102·7	10450·3	136787	83
84	4919·60	7874·96	13167·5	8094·5	107356	84
85	3773·10	5970·36	10029·5	6208·1	82997·4	85
86	2865·30	4486·26	7568·76	4714·84	63295·4	86
87	2153·86	3352·46	5669·56	3544·04	47674·4	87
88	1601·43	2487·31	4210·06	2634·54	35471·4	88
89	1176·13	1826·74	3091·96	1935·04	26051·0	89
90	851·57	1322·64	2238·70	1401·00	18862·0	90
91	606·27	941·65	1593·83	997·47	13428·7	91
92	423·03	657·05	1112·12	695·99	9370·09	92
93	288·04	447·38	757·23	473·89	6379·99	93
94	190·27	295·52	500·20	313·02	4214·39	94
95	120·89	187·76	317·80	198·92	2677·59	95
96	72·86	113·16	191·54	119·88	1613·79	96
97	40·73	63·25	107·06	67·01	902·02	97
98	20·26	31·46	53·26	33·33	448·73	98
99	8·17	12·69	21·48	13·44	180·99	99
100	1·92	2·98	5·05	3·16	42·55	100

3 PER CENT. TABLE 20. 3 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in the Husband's Lifetime. $\bar{A}'_{xx}$	Age x
16	21·981	·3503	·1751	16
17	21·708	·3583	·1792	17
18	21·432	·3665	·1832	18
19	21·155	·3747	·1873	19
20	20·882	·3828	·1914	20
21	20·610	·3908	·1954	21
22	20·342	·3987	·1994	22
23	20·076	·4066	·2033	23
24	19·811	·4144	·2072	24
25	19·548	·4222	·2111	25
26	19·284	·4300	·2150	26
27	19·019	·4378	·2189	27
28	18·750	·4458	·2229	28
29	18·478	·4538	·2269	29
30	18·200	·4620	·2310	30
31	17·914	·4705	·2352	31
32	17·621	·4791	·2396	32
33	17·322	·4880	·2440	33
34	17·015	·4970	·2485	34
35	16·703	·5063	·2531	35
36	16·386	·5157	·2578	36
37	16·067	·5251	·2625	37
38	15·745	·5346	·2673	38
39	15·422	·5441	·2721	39
40	15·097	·5537	·2769	40
41	14·769	·5634	·2817	41
42	14·437	·5733	·2866	42
43	14·102	·5832	·2916	43
44	13·762	·5932	·2966	44
45	13·415	·6035	·3017	45
46	13·061	·6139	·3070	46
47	12·703	·6245	·3123	47
48	12·341	·6352	·3176	48
49	11·977	·6460	·3230	49
50	11·614	·6567	·3284	50
51	11·252	·6674	·3337	51
52	10·893	·6780	·3390	52
53	10·535	·6886	·3443	53
54	10·180	·6991	·3495	54

TABLE 20.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in the Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	9·825	·7096	·3548	55
56	9·469	·7201	·3601	56
57	9·109	·7307	·3654	57
58	8·747	·7415	·3707	58
59	8·385	·7521	·3761	59
60	8·026	·7628	·3814	60
61	7·673	·7732	·3866	61
62	7·333	·7832	·3916	62
63	7·003	·7930	·3965	63
64	6·686	·8024	·4012	64
65	6·379	·8114	·4057	65
66	6·080	·8203	·4101	66
67	5·784	·8290	·4145	67
68	5·492	·8377	·4188	68
69	5·201	·8463	·4231	69
70	4·913	·8548	·4274	70
71	4·633	·8631	·4315	71
72	4·362	·8711	·4355	72
73	4·101	·8788	·4394	73
74	3·854	·8861	·4430	74
75	3·623	·8929	·4464	75
76	3·407	·8993	·4497	76
77	3·205	·9053	·4526	77
78	3·015	·9109	·4554	78
79	2·839	·9161	·4580	79
80	2·676	·9209	·4604	80
81	2·527	·9253	·4627	81
82	2·395	·9292	·4646	82
83	2·279	·9326	·4663	83
84	2·179	·9356	·4678	84
85	2·093	·9381	·4691	85
86	2·017	·9404	·4702	86
87	1·947	·9424	·4712	87
88	1·877	·9445	·4723	88
89	1·805	·9466	·4733	89
90	1·727	·9490	·4745	90
91	1·642	·9515	·4757	91
92	1·553	·9541	·4770	92
93	1·455	·9570	·4785	93
94	1·353	·9600	·4800	94
95	1·237	·9634	·4817	95
96	1·107	·9673	·4836	96
97	·959	·9717	·4858	97
98	·796	·9765	·4882	98
99	·599	·9813	·4907	99
100	·332	·9902	·4951	100

3 PER CENT. TABLE 21. 3 PER CENT.

AREA 1.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Area 1.—Rural.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
16	62316	1513322	24·782	·2675	16
17	60392	1452930	24·555	·2742	17
18	58515	1394415	24·327	·2809	18
19	56684	1337731	24·097	·2877	19
20	54897	1282834	23·865	·2946	20
21	53151	1229683	23·633	·3014	21
22	51443	1178240	23·400	·3083	22
23	49777	1128463	23·167	·3152	23
24	48154	1080309	22·932	·3222	24
25	46571	1033738	22·694	·3292	25
26	45033	988705	22·452	·3363	26
27	43538	945167	22·206	·3436	27
28	42085	903082	21·956	·3510	28
29	40674	862408	21·700	·3586	29
30	39305	823103	21 438	·3663	30
31	37978	785125	21·170	·3742	31
32	36689	748436	20·897	·3823	32
33	35437	712999	20·617	·3906	33
34	34223	678776	20·331	·3990	34
35	33043	645733	20·039	·4077	35
36	31896	613837	19·742	·4165	36
37	30782	583055	19·439	·4254	37
38	29698	553357	19·130	·4345	38
39	28644	524713	18·815	·4438	39
40	27620	497093	18·495	·4533	40
41	26623	470470	18·168	·4629	41
42	25654	444816	17·836	·4728	42
43	24709	420107	17·499	·4828	43
44	23789	396318	17·157	·4929	44
45	22891	373427	16·810	·5031	45
46	22016	351411	16·459	·5135	46
47	21162	330249	16·103	·5240	47
48	20329	309920	15·742	·5347	48
49	19516	290404	15·377	·5455	49
50	18722	271682	15·007	·5564	50
51	17946	253736	14·635	·5674	51
52	17186	236550	14·260	·5785	52
53	16441	220109	13·884	·5896	53
54	15711	204398	13·506	·6008	54

3 PER CENT. TABLE 21.—*continued.* 3 PER CENT.

AREA 1.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Area—1. Urban.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
16	62316	1489855	24·405	·2786	16
17	60371	1429484	24·175	·2854	17
18	58475	1371009	23·943	·2923	18
19	56624	1314385	23·709	·2992	19
20	54819	1259566	23·474	·3061	20
21	53054	1206512	23·238	·3131	21
22	51331	1155181	23·002	·3201	22
23	49650	1105531	22·763	·3272	23
24	48010	1057521	22·524	·3342	24
25	46409	1011112	22·284	·3413	25
26	44848	966264	22·043	·3484	26
27	43328	922936	21·798	·3557	27
28	41850	881086	21·550	·3630	28
29	40418	840668	21·296	·3705	29
30	39030	801638	21·036	·3782	30
31	37689	763949	20·766	·3862	31
32	36392	727557	20·489	·3944	32
33	35137	692420	20·203	·4028	33
34	33921	658499	19·909	·4115	34
35	32739	625760	19·610	·4203	35
36	31588	594172	19·307	·4293	36
37	30463	563709	19·002	·4383	37
38	29362	534347	18·695	·4474	38
39	28284	506063	18·389	·4564	39
40	27228	478835	18·084	·4655	40
41	26196	452639	17·776	·4746	41
42	25192	427447	17·464	·4838	42
43	24220	403227	17·146	·4932	43
44	23281	379946	16·817	·5029	44
45	22376	357570	16·477	·5130	45
46	21505	336065	16·125	·5234	46
47	20662	315403	15·762	·5341	47
48	19843	295560	15·392	·5450	48
49	19043	276517	15·018	·5561	49
50	18255	258262	14·643	·5672	50
51	17480	240782	14·271	·5782	51
52	16716	224066	13·900	·5891	52
53	15966	208100	13·530	·6001	53
54	15234	192866	13·157	·6111	54

TABLE 21.—*continued.*

Area 1.—Rural—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
55	14995	189403	13·127	·6120	55
56	14297	175106	12·744	·6233	56
57	13614	161492	12·358	·6347	57
58	12948	148544	11·969	·6462	58
59	12297	136247	11·576	·6578	59
60	11660	124587	11·180	·6695	60
61	11033	113554	10·787	·6811	61
62	10414	103140	10·399	·6926	62
63	9803·2	93336·9	10·016	·7039	63
64	9199·6	84137·3	9·641	·7150	64
65	8605·2	75532·1	9·272	·7259	65
66	8022·0	67510·1	8·910	·7366	66
67	7452·6	60057·5	8·553	·7472	67
68	6899·2	53158·3	8·198	·7577	68
69	6362·7	46795·6	7·848	·7680	69
70	5843·3	40952·3	7·501	·7783	70
71	5341·2	35611·1	7·159	·7884	71
72	4855·8	30755·3	6·826	·7982	72
73	4387·1	26368·2	6·501	·8078	73
74	3936·2	22432·0	6·190	·8170	74
75	3504·3	18927·7	5·891	·8259	75
76	3093·6	15834·1	5·607	·8343	76
77	2706·9	13127·2	5·339	·8422	77
78	2346·8	10780·4	5·082	·8498	78
79	2014·9	8765·5	4·837	·8570	79
80	1712·2	7053·3	4·606	·8639	80
81	1438·5	5614·8	4·388	·8703	81
82	1193·3	4421·5	4·189	·8762	82
83	976·34	3445·14	4·012	·8814	83
84	787·70	2657·44	3·856	·8860	84
85	627·25	2030·19	3·718	·8901	85
86	493·82	1536·37	3·591	·8938	86
87	385·03	1151·34	3·469	·8975	87
88	297·75	853·59	3·345	·9011	88
89	228·61	624·98	3·212	·9051	89
90	174·30	450·68	3·063	·9095	90
91	131·74	318·94	2·897	·9144	91
92	98·40	220·54	2·716	·9197	92
93	72·36	148·18	2·522	·9255	93
94	52·18	96·00	2·312	·9317	94
95	36·71	59·29	2·084	·9384	95
96	24·97	34·32	1·841	·9456	96
97	16·29	18·03	1·569	·9536	97
98	9·98	8·05	1·263	·9627	98
99	5·55	2·50	·896	·9734	99
100	2·50	·00	·416	·9877	100

TABLE 21. *—continued.*

Area 1.—Urban—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
55	14521	178345	12·778	·6223	55
56	13829	164516	12·393	·6337	56
57	13155	151361	12·002	·6452	57
58	12497	138864	11·608	·6569	58
59	11850	127014	11·213	·6686	59
60	11209	115805	10·826	·6800	60
61	10572	105233	10·449	·6911	61
62	9939·9	95292·9	10·082	·7020	62
63	9315·2	85977·7	9·724	·7126	63
64	8702·0	77275·7	9·374	·7229	64
65	8106·3	69169·4	9·027	·7332	65
66	7532·5	61636·9	8·677	·7435	66
67	6983·5	54653·4	8·320	·7541	67
68	6458·0	48195·4	7·957	·7648	68
69	5953·5	42241·9	7·588	·7757	69
70	5465·4	36776·5	7·222	·7865	70
71	4991·0	31785·5	6·860	·7972	71
72	4528·2	27257·3	6·511	·8075	72
73	4078·0	23179·3	6·175	·8175	73
74	3642·3	19537·0	5·854	·8270	74
75	3223·9	16313·1	5·549	·8360	75
76	2825·3	13487·8	5·263	·8444	76
77	2449·7	11038·1	4·994	·8524	77
78	2099·5	8938·6	4·745	·8597	78
79	1777·4	7161·2	4·515	·8665	79
80	1485·9	5675·3	4·304	·8728	80
81	1226·8	4448·5	4·110	·8785	81
82	1000·1	3448·4	3·930	·8838	82
83	804·90	2643·48	3·765	·8887	83
84	639·38	2004·10	3·614	·8932	84
85	501·31	1502·79	3·477	·8972	85
86	387·93	1114·86	3·352	·9009	86
87	296·42	818·44	3·238	·9043	87
88	223·90	594·54	3·131	·9074	88
89	167·45	427·09	3·026	·9106	89
90	124·13	302·96	2·916	·9138	90
91	91·29	211·67	2·793	·9174	91
92	66·58	145·09	2·652	·9216	92
93	48·09	97·00	2·489	·9264	93
94	34·29	62·71	2·300	·9320	94
95	23·98	38·73	2·084	·9384	95
96	16·31	22·42	1·841	·9456	96
97	10·64	11·78	1·569	·9536	97
98	6·52	5·26	1·263	·9627	98
99	3·62	1·64	·898	·9734	99
100	1·64	·00	·416	·9877	100

3 PER CENT. TABLE 22. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance: Single. $\bar{A}_x$	Premiums for Life Assurance: Annual. $\bar{P}_x$	Age x
16	62316	1451633	23·791	·2968	·01248	16
17	60348	1391285	23·552	·3038	·01290	17
18	58429	1332856	23·309	·3110	·01334	18
19	56560	1276296	23·062	·3183	·01381	19
20	54741	1221555	22·813	·3257	·01427	20
21	52968	1168587	22·560	·3332	·01477	21
22	51244	1117343	22·301	·3408	·01528	22
23	49569	1067774	22·039	·3485	·01581	23
24	47945	1019829	21·768	·3566	·01638	24
25	46367	973462	21·492	·3647	·01697	25
26	44836	928626	21·208	·3731	·01759	26
27	43350	885276	20·919	·3817	·01824	27
28	41903	843373	20·624	·3904	·01893	28
29	40495	802878	20·324	·3993	·01964	29
30	39123	763755	20·019	·4083	·02039	30
31	37785	725970	19·710	·4174	·02118	31
32	36480	689490	19·398	·4266	·02199	32
33	35206	654284	19·081	·4360	·02285	33
34	33965	620319	18·761	·4454	·02375	34
35	32754	587565	18·436	·4551	·02468	35
36	31571	555994	18·108	·4647	·02567	36
37	30416	525578	17·777	·4745	·02669	37
38	29287	496291	17·443	·4844	·02777	38
39	28183	468108	17·107	·4943	·02890	39
40	27101	441007	16·770	·5043	·03007	40
41	26042	414965	16·432	·5143	·03130	41
42	25007	389958	16·091	·5244	·03259	42
43	23996	365962	15·748	·5345	·03394	43
44	23009	342953	15·402	·5447	·03537	44
45	22050	320903	15·051	·5551	·03689	45
46	21116	299787	14·693	·5657	·03850	46
47	20209	279578	14·330	·5764	·04022	47
48	19328	260250	13·961	·5873	·04207	48
49	18471	241779	13·585	·5984	·04405	49
50	17636	224143	13·206	·6096	·04616	50
51	16819	207324	12·823	·6210	·04842	51
52	16018	191306	12·439	·6323	·05084	52
53	15234	176072	12·054	·6437	·05340	53
54	14463	161609	11·670	·6551	·05613	54

TABLE 22.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	13707	147902	11·286	·6664	·05905	55
56	12965	134937	10·903	·6777	·06216	56
57	12237	122700	10·522	·6890	·06548	57
58	11523	111177	10·143	·7002	·06903	58
59	10822	100355	9·768	·7113	·07282	59
60	10133	90222	9·398	·7222	·07685	60
61	9456·1	80766·3	9·035	·7329	·08112	61
62	8792·9	71973·4	8·679	·7435	·08566	62
63	8143·9	63829·5	8·332	·7537	·09046	63
64	7510·2	56319·3	7·992	·7638	·09557	64
65	6894·1	49425·2	7·662	·7735	·10096	65
66	6298·5	43126·7	7·339	·7831	·10670	66
67	5726·1	37400·6	7·024	·7924	·11281	67
68	5179·2	32221·4	6·713	·8016	·11941	68
69	4660·0	27561·4	6·405	·8107	·12657	69
70	4169·8	23391·6	6·101	·8197	·13435	70
71	3708·1	19683·5	5·798	·8286	·14291	71
72	3274·1	16409·4	5·501	·8374	·15223	72
73	2867·3	13542·1	5·212	·8459	·16231	73
74	2487·8	11054·3	4·931	·8542	·17324	74
75	2135·6	8918·7	4·663	·8622	·18489	75
76	1810·8	7107·9	4·411	·8696	·19715	76
77	1515·0	5592·9	4·177	·8765	·20985	77
78	1249·3	4343·6	3·960	·8830	·22297	78
79	1014·4	3329·2	3·764	·8887	·23612	79
80	810·46	2518·73	3·589	·8939	·24907	80
81	637·41	1881·32	3·431	·8986	·26190	81
82	494·21	1387·11	3·285	·9029	·27486	82
83	378·58	1008·53	3·141	·9072	·28881	83
84	286·90	721·63	2·991	·9116	·30478	84
85	215·15	506·48	2·830	·9164	·32380	85
86	159·38	347·10	2·652	·9216	·34752	86
87	116·22	230·88	2·460	·9273	·37695	87
88	82·72	148·16	2·261	·9332	·41272	88
89	57·05	91·11	2·064	·9390	·45494	89
90	37·83	53·28	1·872	·9447	·50463	90
91	23·96	29·32	1·683	·9502	·56462	91
92	14·30	15·02	1·504	·9555	·63534	92
93	8·00	7·02	1·326	·9608	·72459	93
94	4·10	2·92	1·152	·9660	·83850	94
95	1·87	1·05	·991	·9707	·97952	95
96	·76	·29	·798	·9764	1·22356	96
97	·23	·06	·680	·9799	1·44103	97
98	·06	·00	·416	·9876	2·37428	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

3 PER CENT. TABLE 23. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	19·52	4·00	3·72	3·84	13·21	44·29	16
17	19·33	4·08	3·83	3·96	13·64	44·84	17
18	19·15	4·16	3·93	4·09	14·09	45·43	18
19	19·01	4·25	4·04	4·22	14·56	46·07	19
20	18·90	4·33	4·15	4·35	15·04	46·76	20
21	18·82	4·40	4·25	4·48	15·54	47·50	21
22	18·77	4·48	4·35	4·62	16·05	48·27	22
23	18·74	4·56	4·45	4·75	16·58	49·08	23
24	18·73	4·63	4·55	4·87	17·12	49·90	24
25	18·72	4·71	4·65	5·00	17·67	50·75	25
26	18·71	4·79	4·75	5·14	18·23	51·62	26
27	18·71	4·86	4·86	5·28	18·81	52·52	27
28	18·71	4·95	4·96	5·42	19·41	53·45	28
29	18·71	5·03	5·07	5·57	20·03	54·42	29
30	18·72	5·12	5·19	5·72	20·67	55·41	30
31	18·72	5·21	5·30	5·88	21·34	56·44	31
32	18·72	5·30	5·42	6·03	22·03	57·50	32
33	18·72	5·39	5·55	6·19	22·74	58·60	33
34	18·72	5·49	5·67	6·37	23·48	59·73	34
35	18·73	5·58	5·81	6·54	24·24	60·90	35
36	18·73	5·68	5·94	6·73	25·03	62·11	36
37	18·73	5·78	6·08	6·92	25·84	63·36	37
38	18·73	5·88	6·22	7·12	26·69	64·64	38
39	18·73	5·98	6·37	7·32	27·57	65·96	39
40	18·72	6·08	6·52	7·53	28·47	67·32	40
41	18·70	6·18	6·67	7·75	29·42	68·72	41
42	18·67	6·28	6·83	7·98	30·40	70·15	42
43	18·64	6·38	6·99	8·22	31·41	71·64	43
44	18·60	6·49	7·15	8·46	32·47	73·17	44
45	18·55	6·59	7·32	8·72	33·57	74·75	45
46	18·50	6·70	7·49	8·97	34·71	76·37	46
47	18·43	6·80	7·67	9·25	35·90	78·05	47
48	18·34	6·91	7·85	9·53	37·13	79·76	48
49	18·24	7·01	8·04	9·82	38·41	81·51	49
50	18·12	7·11	8·22	10·12	39·73	83·29	50
51	17·98	7·19	8·41	10·43	41·09	85·11	51
52	17·83	7·28	8·60	10·74	42·50	86·96	52
53	17·66	7·36	8·80	11·07	43·95	88·83	53
54	17·47	7·43	8·99	11·41	45·44	90·74	54

TABLE 23.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	17·27	7·51	9·18	11·75	46·98	92·69	55
56	17·05	7·57	9·37	12·10	48·59	94·68	56
57	16·81	7·63	9·55	12·46	50·28	96·73	57
58	16·55	7·69	9·72	12·82	52·07	98·85	58
59	16·28	7·74	9·89	13·18	53·98	101·06	59
60	15·98	7·78	10·05	13·53	56·02	103·37	60
61	15·67	7·81	10·21	13·89	58·20	105·77	61
62	15·33	7·82	10·34	14·26	60·49	108·25	62
63	14·96	7·82	10·47	14·61	62·89	110·75	63
64	14·57	7·80	10·57	14·94	65·37	113·25	64
65	14·15	7·75	10·66	15·25	67·90	115·71	65
66	13·70	7·69	10·72	15·54	70·45	118·09	66
67	13·20	7·60	10·74	15·79	73·00	120·33	67
68	12·66	7·48	10·72	15·97	75·53	122·35	68
69	12·07	7·31	10·63	16·07	77·98	124·06	69
70	11·45	7·10	10·48	16·04	80·28	125·35	70
71	10·80	6·86	10·24	15·89	82·39	126·19	71
72	10·16	6·59	9·94	15·64	84·25	126·57	72
73	9·51	6·29	9·59	15·26	85·84	126·50	73
74	8·88	5·98	9·20	14·81	87·14	126·01	74
75	8·25	5·67	8·78	14·26	88·16	125·12	75
76	7·64	5·35	8·34	13·66	88·94	123·93	76
77	7·05	5·03	7·87	13·00	89·53	122·48	77
78	6·48	4·70	7·38	12·32	89·95	120·83	78
79	5·95	4·38	6·87	11·64	90·24	119·08	79
80	5·47	4·07	6·38	10·94	90·41	117·27	80
81	5·03	3·77	5·92	10·27	90·36	115·35	81
82	4·63	3·49	5·51	9·59	89·90	113·11	82
83	4·25	3·22	5·13	8·92	88·81	110·32	83
84	3·87	2·96	4·80	8·24	86·93	106·81	84
85	3·49	2·72	4·48	7·58	84·20	102·47	85
86	3·11	2·49	4·16	6·94	80·62	97·33	86
87	2·76	2·28	3·84	6·32	76·21	91·41	87
88	2·46	2·08	3·53	5·76	71·28	85·10	88
89	2·25	1·90	3·23	5·27	65·91	78·56	89
90	2·05	1·73	2·94	4·79	60·40	71·91	90
91	1·85	1·56	2·65	4·32	54·73	65·12	91
92	1·66	1·40	2·38	3·89	49·19	58·53	92
93	1·48	1·25	2·11	3·45	43·68	51·97	93
94	1·30	1·09	1·86	3·03	38·38	45·66	94
95	1·13	·96	1·62	2·65	33·52	39·88	95
96	·93	·79	1·33	2·17	27·56	32·77	96
97	·79	·66	1·14	1·80	23·48	27·88	97
98	·54	·36	·91	1·09	15·76	18·66	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

3 PER CENT. TABLE 24. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1216433	1465602	1697722	238937	823328	16
17	1166394	1412620	1643696	238937	823328	17
18	1119128	1362385	1592273	238937	823328	18
19	1075093	1315246	1543754	238707	823328	19
20	1034363	1271233	1498128	238207	823328	20
21	996778	1230148	1455159	237507	823112	21
22	961872	1191542	1414417	236517	822643	22
23	929062	1154952	1375509	235207	821837	23
24	897862	1119950	1338069	233696	820667	24
25	867922	1086238	1301858	232093	819158	25
26	839060	1053637	1266704	230497	817380	26
27	811153	1022027	1232537	228910	815396	27
28	784089	991340	1199293	227290	813308	28
29	757808	961516	1166915	225601	811083	29
30	732215	932420	1135272	223849	808735	30
31	707263	904007	1104321	222004	806236	31
32	682908	876199	1073988	220073	803563	32
33	659148	848998	1044279	218102	800624	33
34	635980	822372	1015128	216201	797408	34
35	613399	796289	986477	214333	793906	35
36	591371	770724	958307	212467	790112	36
37	569803	745592	930511	210546	786021	37
38	548642	720819	903023	208516	781634	38
39	527784	696284	875730	206389	776865	39
40	507223	671964	848591	204178	771697	40
41	486926	647868	821599	201867	766118	41
42	466918	624007	794778	199518	760121	42
43	447247	600441	768174	197118	753776	43
44	427955	577248	741856	194651	747126	44
45	409057	554431	715863	192129	740188	45
46	390543	531990	690228	189538	732960	46
47	372384	509906	664922	186873	725461	47
48	354517	488067	639822	184145	717634	48
49	336907	466394	614824	181348	709396	49
50	319543	444843	589862	178442	700624	50
51	302423	423435	564923	175376	691134	51
52	285566	402179	540006	172126	680777	52
53	268991	381105	515120	168659	669467	53
54	252722	360249	490285	164978	657161	54

TABLE 24.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|.\mathrm{AU}}$	Age x
55	236754	339635	465503	161050	643939	55
56	221089	319264	440746	156877	629927	56
57	205745	299159	416030	152418	615251	57
58	190757	279361	391410	147656	599990	58
59	176149	259894	366929	142575	584153	59
60	161947	240759	342610	137171	567658	60
61	148152	221971	318467	131443	550329	61
62	134781	203538	294498	125378	531933	62
63	121864	185526	270780	118953	512194	63
64	109449	168002	247412	112186	490931	64
65	97571·8	151035	224514	105131	468083	65
66	86265·8	134712	202218	97840	443723	66
67	75575·8	119095	180611	90365	418024	67
68	65543·8	104257	159779	82704	391192	68
69	56237·2	90304·7	139863	74857	363390	69
70	47727·0	77347·7	121029	66902	334771	70
71	40059·6	65491·7	103470	58963	305507	71
72	33250·5	54810·7	87368·0	51205·0	275835	72
73	27277·0	45318·2	72825·0	43759·0	246140	73
74	22087·4	36977·4	59870·0	36825·0	216784	74
75	17625·7	29733·0	48485·0	30461·0	188263	75
76	13839·4	23526·5	38620·4	24732·6	161060	76
77	10682·1	18298·2	30214·8	19698·2	135641	77
78	8099·54	13976·3	23193·0	15394·0	112374	78
79	6037·94	10483·8	17451·3	11799·9	91544·8	79
80	4430·84	7729·76	12899·8	8870·0	73275·8	80
81	3205·04	5609·26	9382·98	6543·82	57597·8	81
82	2287·24	4010·26	6731·18	4741·62	44430·8	82
83	1608·15	2825·46	4769·28	3374·52	33619·8	83
84	1111·01	1960·69	3337·58	2364·22	24940·8	84
85	751·26	1336·64	2300·68	1631·12	18115·1	85
86	496·18	893·57	1557·32	1105·88	12848·5	86
87	320·46	585·17	1031·68	734·48	8857·44	87
88	203·66	375·59	667·30	476·40	5895·74	88
89	128·52	237·03	421·12	300·58	3759·84	89
90	77·53	142·99	254·05	181·35	2285·14	90
91	44·33	81·76	145·27	103·68	1311·59	91
92	23·78	43·86	77·93	55·62	703·59	92
93	11·81	21·78	38·70	27·61	349·41	93
94	5·32	9·81	17·43	12·43	157·37	94
95	2·12	3·91	6·94	4·95	62·68	95
96	·71	1·31	2·32	1·65	20·98	96
97	·18	·33	·59	·41	5·34	97
98	·03	·05	·10	·06	·87	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

3 PER CENT. TABLE 25. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	23·16	4·83	4·40	4·51	16·02	52·93	16
17	22·97	4·94	4·53	4·66	16·54	53·64	17
18	22·81	5·05	4·65	4·81	17·09	54·40	18
19	22·67	5·16	4·78	4·96	17·65	55·23	19
20	22·57	5·27	4·91	5·12	18·23	56·10	20
21	22·51	5·37	5·03	5·27	18·83	57·02	21
22	22·48	5·47	5·16	5·42	19·45	57·97	22
23	22·46	5·57	5·28	5·57	20·09	58·97	23
24	22·45	5·67	5·40	5·73	20·74	60·00	24
25	22·44	5·76	5·53	5·89	21·43	61·06	25
26	22·43	5·86	5·66	6·06	22·13	62·15	26
27	22·43	5·97	5·80	6·23	22·86	63·28	27
28	22·43	6·07	5·93	6·40	23·61	64·44	28
29	22·43	6·18	6·08	6·57	24·38	65·65	29
30	22·44	6·29	6·22	6·75	25·19	66·89	30
31	22·45	6·41	6·36	6·94	26·02	68·17	31
32	22·44	6·52	6·50	7·13	26·88	69·48	32
33	22·43	6·63	6·64	7·32	27·77	70·80	33
34	22·41	6·74	6·79	7·52	28·68	72·14	34
35	22·37	6·85	6·94	7·73	29·62	73·50	35
36	22·32	6·95	7·10	7·94	30·59	74·89	36
37	22·26	7·05	7·25	8·16	31·58	76·31	37
38	22·19	7·16	7·42	8·38	32·62	77·77	38
39	22·13	7·27	7·58	8·62	33·71	79·30	39
40	22·06	7·38	7·75	8·86	34·84	80·90	40
41	21·99	7·50	7·92	9·10	36·03	82·55	41
42	21·92	7·62	8·10	9·36	37·27	84·26	42
43	21·83	7·73	8·28	9·61	38·56	86·02	43
44	21·73	7·84	8·47	9·88	39·90	87·82	44
45	21·61	7·94	8·66	10·15	41·28	89·65	45
46	21·48	8·04	8·84	10·46	42·70	91·51	46
47	21·33	8·13	9·02	10·78	44·15	93·40	47
48	21·16	8·21	9·20	11·12	45·62	95·32	48
49	20·97	8·29	9·37	11·47	47·14	97·24	49
50	20·76	8·37	9·55	11·82	48·69	99·19	50
51	20·53	8·44	9·73	12·17	50·29	101·17	51
52	20·28	8·52	9·92	12·52	51·97	103·21	52
53	20·00	8·60	10·12	12·87	53·74	105·33	53
54	19·70	8·67	10·33	13·23	55·60	107·54	54

TABLE 25.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	19·38	8·74	10·54	13·60	57·55	109·81	55
56	19·03	8·79	10·74	13·98	59·58	112·12	56
57	18·64	8·83	10·93	14·39	61·68	114·47	57
58	18·22	8·83	11·10	14·80	63·87	116·83	58
59	17·78	8·82	11·24	15·25	66·17	119·25	59
60	17·31	8·78	11·35	15·71	68·57	121·73	60
61	16·82	8·73	11·44	16·17	71·10	124·26	61
62	16·30	8·65	11·49	16·61	73·78	126·84	62
63	15·76	8·55	11·51	16·99	76·62	129·43	63
64	15·19	8·43	11·50	17·33	79·61	132·05	64
65	14·60	8·29	11·47	17·59	82·71	134·66	65
66	14·02	8·14	11·40	17·78	85·85	137·19	66
67	13·43	7·98	11·31	17·91	88·94	139·56	67
68	12·82	7·81	11·17	17·97	91·87	141·64	68
69	12·19	7·59	10·96	17·96	94·53	143·23	69
70	11·49	7·32	10·69	17·84	96·83	144·17	70
71	10·73	6·99	10·32	17·58	98·73	144·35	71
72	9·92	6·62	9·89	17·17	100·15	143·75	72
73	9·10	6·23	9·41	16·60	101·08	142·41	73
74	8·29	5·83	8·89	15·92	101·54	140·48	74
75	7·52	5·45	8·37	15·17	101·61	138·12	75
76	6·80	5·08	7·84	14·37	101·46	135·55	76
77	6·13	4·72	7·31	13·58	101·16	132·89	77
78	5·52	4·35	6·78	12·82	100·73	130·20	78
79	4·99	3·99	6·29	12·11	100·17	127·55	79
80	4·57	3·62	5·87	11·47	99·43	124·97	80
81	4·26	3·27	5·54	10·88	98·37	122·31	81
82	4·04	2·93	5·31	10·31	96·79	119·38	82
83	3·86	2·64	5·08	9·75	94·61	115·94	83
84	3·68	2·40	4·84	9·19	91·80	111·91	84
85	3·48	2·21	4·58	8·60	88·45	107·33	85
86	3·27	2·05	4·29	8·01	84·72	102·34	86
87	3·03	1·90	3·99	7·44	80·58	96·94	87
88	2·80	1·75	3·67	6·86	76·29	91·36	88
89	2·56	1·61	3·36	6·27	71·70	85·50	89
90	2·33	1·46	3·06	5·71	66·69	79·24	90
91	2·10	1·32	2·76	5·15	60·20	71·53	91
92	1·89	1·18	2·48	4·63	54·11	64·29	92
93	1·68	1·05	2·21	4·11	48·05	57·09	93
94	1·47	·92	1·94	3·61	42·21	50·16	94
95	1·28	·81	1·70	3·15	36·87	43·80	95
96	1·05	·67	1·39	2·59	30·30	36·00	96
97	·88	·57	1·19	2·24	25·77	30·65	97
98	·54	·36	·90	1·45	17·21	20·47	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

3 PER CENT. TABLE 26. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age. x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|AU}$	Age. x
16	1443244	1744458	2018909	281172	998371	16
17	1386214	1684116	1957279	281172	998371	17
18	1332475	1627348	1899086	281172	998371	18
19	1282231	1574230	1844703	280770	998313	19
20	1235548	1524097	1792844	280048	998035	20
21	1192255	1476873	1743466	279025	997497	21
22	1151722	1432120	1696316	277724	996715	22
23	1113268	1389331	1650957	276313	995707	23
24	1076316	1347991	1607034	274850	994586	24
25	1040529	1307772	1564269	273341	993407	25
26	1005785	1268651	1522595	271745	992176	26
27	972190	1230781	1482123	270025	990810	27
28	939756	1194170	1442912	268192	989233	28
29	908408	1158743	1404767	266256	987420	29
30	877959	1124194	1367392	264227	985390	30
31	848124	1090245	1330444	262151	983160	31
32	818756	1056608	1293688	260035	980636	32
33	789727	1023135	1257026	257849	977697	33
34	760991	989835	1220475	255567	974239	34
35	732573	956748	1184119	253165	970203	35
36	704532	923948	1147974	250688	965637	36
37	676983	891565	1112182	248179	960647	37
38	650002	859719	1076874	245552	955394	38
39	623628	828519	1042111	242851	949936	39
40	597899	798008	1007980	240032	944243	40
41	572767	768094	974373	237083	938292	41
42	548115	738619	941171	233919	931988	42
43	523863	709443	908198	230612	925276	43
44	499989	680470	875348	227251	918039	44
45	476519	651707	842598	223962	910178	45
46	453516	623266	809993	220833	901590	46
47	431019	595254	777601	217858	892170	47
48	409001	567703	745484	214914	881853	48
49	387423	540550	713646	211815	870648	49
50	366197	513765	682096	208458	858609	50
51	345305	487328	650922	204686	845881	51
52	324787	461262	620178	200533	832553	52
53	304666	435611	589840	196050	818681	53
54	284968	410391	559839	191315	804163	54

TABLE 26.—*continued.*

Age. x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age. x
55	265677	385482	529987	186359	788815	55
56	246733	360738	500031	181266	772417	56
57	228139	336135	469886	176025	754844	57
58	210004	311777	439649	170609	736044	58
59	192392	287810	409438	165014	716030	59
60	175394	264381	379433	159158	694801	60
61	159054	241589	349758	152883	672381	61
62	143358	219426	320463	146016	648786	62
63	128333	197960	291701	138448	623968	63
64	114064	177354	263741	130164	597839	64
65	100682	157832	236883	121282	570204	65
66	88274·6	139557	211376	111999	540741	66
67	76881·6	122600	187341	102553	509261	67
68	66424·6	106857	164689	93088	475792	68
69	56793·6	92161·6	143254	83687	440513	69
70	47903·8	78432·6	122987	74382	403776	70
71	39768·0	65703·6	103988	65191	366080	71
72	32470·6	54150·6	86533·3	56201·7	327904	72
73	26079·9	43937·6	70908·3	47605·7	289832	73
74	20625·5	35139·5	57262·3	39618·7	252612	74
75	16066·8	27701·1	45568·3	32398·7	217004	75
76	12318·0	21514·2	35703·7	26031·3	183722	76
77	9285·31	16432·0	27499·1	20557·9	153263	77
78	6894·51	12331·0	20805·8	16002·2	125852	78
79	5064·61	9107·47	15493·5	12284·5	101613	79
80	3704·41	6641·27	11401·2	9292·3	80584·5	80
81	2714·99	4798·27	8328·86	6929·34	62702·5	81
82	1995·99	3446·17	6068·46	5093·74	47835·5	82
83	1462·83	2462·61	4384·46	3690·74	35817·5	83
84	1056·35	1745·96	3133·76	2635·04	26337·9	84
85	749·71	1225·36	2210·32	1850·88	19031·4	85
86	520·98	847·88	1532·35	1277·15	13501·7	86
87	352·69	573·99	1037·37	864·60	9365·13	87
88	231·23	376·32	680·14	566·90	6310·23	88
89	145·92	237·48	429·22	357·72	4090·13	89
90	88·02	143·26	258·94	215·80	2523·13	90
91	50·32	81·91	148·06	123·38	1442·73	91
92	26·99	43·93	79·43	66·18	773·94	92
93	13·40	21·81	39·45	32·86	384·34	93
94	6·03	9·82	17·77	14·79	173·10	94
95	2·40	3·91	7·08	5·89	68·94	95
96	·80	1·31	2·37	1·97	23·07	96
97	·20	·33	·60	·51	5·86	97
98	·03	·05	·10	·08	·95	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

3 PER CENT. TABLE 27. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	27·71	5·61	5·16	5·45	18·28	62·21	16
17	27·40	5·69	5·27	5·63	18·87	62·85	17
18	27·10	5·77	5·38	5·81	19·49	63·55	18
19	26·84	5·85	5·49	5·99	20·14	64·31	19
20	26·62	5·94	5·61	6·16	20·80	65·14	20
21	26·46	6·03	5·73	6·34	21·49	66·04	21
22	26·33	6·12	5·86	6·51	22·19	67·02	22
23	26·24	6·22	5·99	6·68	22·92	68·06	23
24	26·18	6·32	6·13	6·87	23·65	69·14	24
25	26·14	6·42	6·26	7·06	24·39	70·26	25
26	26·10	6·52	6·40	7·24	25·15	71·41	26
27	26·06	6·62	6·54	7·44	25·93	72·59	27
28	26·02	6·73	6·69	7·64	26·72	73·79	28
29	25·96	6·84	6·83	7·85	27·53	75·01	29
30	25·89	6·95	6·98	8·06	28·38	76·26	30
31	25·82	7·05	7·14	8·28	29·25	77·55	31
32	25·74	7·17	7·31	8·50	30·16	78·88	32
33	25·65	7·28	7·48	8·74	31·12	80·26	33
34	25·56	7·38	7·65	8·99	32·12	81·71	34
35	25·46	7·49	7·82	9·25	33·17	83·20	35
36	25·36	7·60	7·99	9·52	34·26	84·74	36
37	25·24	7·71	8·17	9·79	35·41	86·31	37
38	25·12	7·81	8·34	10·05	36·60	87·91	38
39	24·99	7·91	8·51	10·31	37·83	89·54	39
40	24·85	8·01	8·67	10·57	39·11	91·21	40
41	24·71	8·10	8·84	10·83	40·43	92·92	41
42	24·57	8·21	9·02	11·08	41·81	94·69	42
43	24·42	8·30	9·20	11·35	43·25	96·51	43
44	24·26	8·40	9·39	11·62	44·75	98·41	44
45	24·08	8·50	9·58	11·90	46·32	100·38	45
46	23·89	8·59	9·78	12·20	47·96	102·42	46
47	23·68	8·69	9·98	12·51	49·67	104·53	47
48	23·46	8·78	10·19	12·85	51·45	106·73	48
49	23·23	8·88	10·41	13·20	53·30	109·02	49
50	22·99	8·99	10·63	13·59	55·23	111·42	50
51	22·74	9·10	10·86	13·99	57·24	113·92	51
52	22·48	9·21	11·09	14·41	59·33	116·52	52
53	22·21	9·31	11·32	14·85	61·50	119·20	53
54	21·92	9·42	11·55	15·30	63·77	121·96	54

TABLE 27.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	21·60	9·51	11·77	15·77	66·12	124·77	55
56	21·25	9·60	11·98	16·25	68·57	127·64	56
57	20·84	9·67	12·19	16·75	71·13	130·58	57
58	20·37	9·72	12·39	17·26	73·82	133·57	58
59	19·85	9·76	12·59	17·77	76·65	136·62	59
60	19·28	9·77	12·77	18·26	79·62	139·70	60
61	18·64	9·72	12·94	18·73	82·75	142·78	61
62	17·97	9·65	13·06	19·11	86·03	145·81	62
63	17·26	9·53	13·14	19·43	89·44	148·80	63
64	16·54	9·36	13·17	19·70	92·96	151·72	64
65	15·80	9·15	13·14	19·85	96·54	154·49	65
66	15·04	8·92	13·05	19·96	100·10	157·07	66
67	14·27	8·65	12·88	19·99	103·51	159·31	67
68	13·48	8·35	12·62	19·94	106·70	161·09	68
69	12·67	8·01	12·26	19·76	109·59	162·28	69
70	11·83	7·63	11·79	19·39	112·15	162·79	70
71	11·00	7·22	11·24	18·80	114·40	162·66	71
72	10·19	6·78	10·62	17·95	116·37	161·91	72
73	9·42	6·33	9·96	16·89	118·03	160·63	73
74	8·73	5·90	9·32	15·66	119·38	158·98	74
75	8·11	5·49	8·71	14·38	120·40	157·10	75
76	7·59	5·13	8·16	13·17	121·10	155·15	76
77	7·14	4·82	7·69	12·10	121·47	153·22	77
78	6·76	4·54	7·28	11·22	121·50	151·31	78
79	6·43	4·29	6·92	10·59	121·16	149·38	79
80	6·13	4·05	6·60	10·09	120·50	147·37	80
81	5·87	3·82	6·31	9·65	119·45	145·10	81
82	5·62	3·60	6·04	9·25	117·76	142·28	82
83	5·38	3·37	5·78	8·85	115·16	138·54	83
84	5·12	3·13	5·51	8·43	111·44	133·63	84
85	4·85	2·86	5·22	7·98	106·47	127·37	85
86	4·55	2·59	4·89	7·48	100·40	119·91	86
87	4·22	2·35	4·54	6·95	93·43	111·50	87
88	3·89	2·15	4·18	6·40	86·15	102·78	88
89	3·56	1·97	3·83	5·86	78·84	94·05	89
90	3·24	1·79	3·48	5·33	71·72	85·56	90
91	2·92	1·62	3·14	4·81	64·73	77·22	91
92	2·63	1·45	2·83	4·32	58·18	69·41	92
93	2·33	1·29	2·51	3·84	51·66	61·63	93
94	2·05	1·13	2·20	3·37	45·39	54·15	94
95	1·80	·98	1·92	2·94	39·64	47·29	95
96	1·48	·80	1·59	2·40	32·59	38·87	96
97	1·28	·66	1·36	2·02	27·75	33·07	97
98	·91	·36	·91	1·27	18·66	22·10	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

3 PER CENT. TABLE 28. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1726668	2076165	2398036	339606	1138946	16
17	1653326	1996446	2314331	339606	1138946	17
18	1583554	1920499	2234583	339488	1138946	18
19	1518134	1849100	2159562	338797	1138889	19
20	1457430	1782553	2089508	337463	1138666	20
21	1401268	1720683	2024246	335632	1138182	21
22	1349273	1663061	1963343	333548	1137296	22
23	1300890	1609184	1906191	331330	1135885	23
24	1255309	1558192	1851883	329138	1133837	24
25	1211884	1509392	1799735	327016	1131150	25
26	1170210	1462429	1749398	324827	1127821	26
27	1129738	1416755	1700285	322578	1123942	27
28	1090143	1372045	1652123	320234	1119595	28
29	1051298	1328092	1604750	317763	1114940	29
30	1013127	1284827	1558101	315217	1110123	30
31	975718	1242303	1512195	312640	1105241	31
32	939073	1200461	1466974	310154	1100377	32
33	903200	1159320	1422464	307751	1095611	33
34	868205	1119000	1378687	305434	1090942	34
35	834017	1079442	1335560	303098	1086340	35
36	800509	1040468	1292855	300558	1081741	36
37	767692	1002073	1250462	297677	1076969	37
38	735578	964257	1208409	294394	1071835	38
39	704148	927023	1166722	290631	1066204	39
40	673444	890432	1125489	286430	1059931	40
41	643530	854620	1084921	281915	1053023	41
42	614360	819555	1045085	277141	1045597	42
43	585894	785161	1005914	272242	1037758	43
44	558119	751442	967425	267330	1029628	44
45	530977	718331	929562	262465	1021294	45
46	504435	685833	892318	257610	1012706	46
47	478592	654123	855857	252879	1003761	47
48	453452	623212	820182	248335	994432	48
49	429040	593131	785339	243952	984531	49
50	405378	563909	751352	239656	973954	50
51	382437	535457	718077	235367	962604	51
52	360130	507618	685265	230919	950310	52
53	338384	480280	652741	226232	936922	53
54	317068	453263	620276	221290	922315	54

TABLE 28.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	296116	426481	587764	216080	906333	55
56	275438	399857	555154	210627	889042	56
57	254980	373302	522426	204934	870511	57
58	234767	346818	489600	198843	850689	58
59	214865	320494	456731	192243	829480	59
60	195312	294248	423677	185070	806774	60
61	176289	268245	390546	177022	782494	61
62	158003	242817	357639	168037	756437	62
63	140592	218160	325161	158277	728377	63
64	124187	194456	293360	147834	698164	64
65	108898	172004	262615	136915	665605	65
66	94750·3	150927	233133	125721	630472	66
67	81735·3	131267	205024	114449	592713	67
68	69834·3	113078	178438	103230	552618	68
69	59028·3	96352·9	153473	92071	510691	69
70	49344·6	81158·9	130333	80861	467632	70
71	40795·5	67567·9	109236	69710	424214	71
72	33362·1	55557·9	90316·1	58808·9	380997	72
73	27017·4	45156·9	73730·1	48429·9	338416	73
74	21710·1	36377·4	59563·1	38945·9	296987	74
75	17326·9	29061·3	47663·1	30710·9	257125	75
76	13735·8	23030·2	37814·1	23843·9	219294	76
77	10814·3	18119·1	29769·0	18330·0	184034	77
78	8448·40	14124·3	23222·0	14030·0	151789	78
79	6521·30	10869·2	17887·2	10729·8	122909	79
80	4969·80	8250·95	13597·2	8177·0	97663·8	80
81	3739·00	6176·75	10198·9	6152·1	76140·8	81
82	2777·14	4557·95	7545·54	4569·46	58199·8	82
83	2035·33	3312·65	5502·14	3348·86	43597·8	83
84	1469·78	2366·52	3947·64	2418·36	31971·8	84
85	1043·14	1657·79	2779·94	1716·46	22907·4	85
86	724·90	1137·54	1917·34	1192·76	16000·7	86
87	490·75	764·38	1292·28	807·52	10859·4	87
88	321·76	499·73	845·83	529·44	7126·43	88
89	203·06	315·37	533·78	334·09	4497·33	89
90	122·51	190·26	322·01	201·56	2713·13	90
91	70·06	108·79	184·12	115·25	1551·33	91
92	37·59	58·36	98·77	61·82	832·20	92
93	18·68	28·98	49·05	30·70	413·27	93
94	8·42	13·05	22·09	13·82	186·13	94
95	3·36	5·20	8·80	5·50	74·13	95
96	1·13	1·74	2·95	1·83	24·81	96
97	·29	·44	·75	·46	6·31	97
98	·05	·07	·12	·07	1·03	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

3 PER CENT. TABLE 29. 3 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	21·005	·3791	·1896	16
17	20·728	·3873	·1937	17
18	20·450	·3955	·1978	18
19	20·170	·4038	·2019	19
20	19·889	·4121	·2060	20
21	19·604	·4205	·2103	21
22	19·316	·4290	·2145	22
23	19·024	·4377	·2188	23
24	18·724	·4465	·2233	24
25	18·418	·4556	·2278	25
26	18·104	·4649	·2324	26
27	17·784	·4743	·2372	27
28	17·459	·4839	·2420	28
29	17·130	·4937	·2468	29
30	16·799	·5034	·2517	30
31	16·465	·5133	·2567	31
32	16·129	·5232	·2616	32
33	15·791	·5332	·2666	33
34	15·452	·5433	·2716	34
35	15·110	·5534	·2767	35
36	14·767	·5635	·2817	36
37	14·424	·5736	·2868	37
38	14·081	·5838	·2919	38
39	13·740	·5939	·2969	39
40	13·400	·6039	·3020	40
41	13·063	·6139	·3069	41
42	12·728	·6238	·3119	42
43	12·394	·6337	·3168	43
44	12·060	·6435	·3218	44
45	11·721	·6535	·3268	45
46	11·380	·6636	·3318	46
47	11·033	·6739	·3369	47
48	10·678	·6844	·3422	48
49	10·321	·6949	·3475	49
50	9·961	·7056	·3528	50
51	9·599	·7163	·3581	51
52	9·240	·7269	·3634	52
53	8·882	·7375	·3687	53
54	8·528	·7479	·3740	54

TABLE 29.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	8·179	·7582	·3791	55
56	7·833	·7685	·3842	56
57	7·492	·7785	·3893	57
58	7·156	·7885	·3942	58
59	6·827	·7982	·3991	59
60	6·508	·8076	·4038	60
61	6·198	·8168	·4084	61
62	5·900	·8256	·4128	62
63	5·612	·8341	·4171	63
64	5·336	·8423	·4211	64
65	5·073	·8500	·4250	65
66	4·822	·8575	·4287	66
67	4·579	·8647	·4323	67
68	4·343	·8716	·4358	68
69	4·110	·8785	·4393	69
70	3·881	·8853	·4426	70
71	3·654	·8920	·4460	71
72	3·432	·8985	·4493	72
73	3·215	·9050	·4525	73
74	3·007	·9111	·4555	74
75	2·809	·9170	·4585	75
76	2·623	·9225	·4612	76
77	2·455	·9274	·4637	77
78	2·302	·9320	·4660	78
79	2·166	·9360	·4680	79
80	2·050	·9394	·4697	80
81	1·953	·9423	·4711	81
82	1·867	·9448	·4724	82
83	1·790	·9471	·4736	83
84	1·712	·9494	·4747	84
85	1·625	·9520	·4760	85
86	1·525	·9548	·4774	86
87	1·411	·9583	·4791	87
88	1·293	·9618	·4809	88
89	1·174	·9653	·4827	89
90	1·058	·9687	·4844	90
91	·944	·9721	·4860	91
92	·840	·9752	·4876	92
93	·737	·9782	·4891	93
94	·635	·9812	·4906	94
95	·547	·9838	·4919	95
96	·435	·9871	·4936	96
97	·332	·9902	·4951	97
98	...	...	...	98
99	...	...	...	99
100	...	...	...	100

3 PER CENT. TABLE 30. 3 PER CENT.

AREA 2.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Area 2.—Rural.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
16	62316	1464964	24·006	·2904	16
17	60303	1404661	23·790	·2968	17
18	58346	1346315	23·572	·3032	18
19	56446	1289869	23·348	·3099	19
20	54606	1235263	23·118	·3167	20
21	52824	1182439	22·882	·3236	21
22	51099	1131340	22·637	·3309	22
23	49429	1081911	22·385	·3383	23
24	47812	1034099	22·125	·3460	24
25	46243	987856	21·859	·3539	25
26	44721	943135	21·586	·3619	26
27	43244	899891	21·306	·3702	27
28	41809	858082	21·021	·3786	28
29	40412	817670	20·730	·3873	29
30	39051	778619	20·435	·3960	30
31	37724	740895	20·137	·4048	31
32	36429	704466	19·835	·4137	32
33	35167	669299	19·529	·4227	33
34	33938	635361	19·218	·4319	34
35	32742	602619	18·902	·4413	35
36	31578	571041	18·580	·4508	36
37	30445	540596	18·253	·4605	37
38	29341	511255	17·922	·4702	38
39	28261	482994	17·587	·4802	39
40	27205	455789	17·251	·4901	40
41	26172	429617	16·912	·5001	41
42	25162	404455	16·571	·5102	42
43	24176	380279	16·227	·5203	43
44	23215	357064	15·878	·5307	44
45	22280	334784	15·523	·5412	45
46	21369	313415	15·163	·5518	46
47	20483	292932	14·797	·5626	47
48	19618	273314	14·428	·5735	48
49	18773	254541	14·055	·5846	49
50	17944	236597	13·681	·5956	50
51	17131	219466	13·308	·6066	51
52	16334	203132	12·933	·6177	52
53	15554	187578	12·556	·6289	52
54	14796	172782	12·174	·6401	54

3 PER CENT. TABLE 30.—*continued.* 3 PER CENT.

AREA 2.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Area 2.—Urban.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
16	62316	1445139	23·687	·2998	16
17	60373	1384766	23·434	·3073	17
18	58476	1326290	23·178	·3149	18
19	56623	1269667	22·920	·3225	19
20	54813	1214854	22·661	·3302	20
21	53042	1161812	22·401	·3379	21
22	51317	1110495	22·137	·3456	22
23	49638	1060857	21·869	·3536	23
24	48009	1012848	21·594	·3617	24
25	46427	966421	21·313	·3700	25
26	44892	921529	21·025	·3785	26
27	43401	878128	20·730	·3873	27
28	41948	836180	20·431	·3961	28
29	40531	795649	20·127	·4051	29
30	39149	756500	19·821	·4141	30
31	37801	718699	19·510	·4233	31
32	36484	682215	19·196	·4326	32
33	35200	647015	18·878	·4417	33
34	33948	613067	18·556	·4515	34
35	32727	580340	18·230	·4611	35
36	31534	548806	17·901	·4709	36
37	30369	518437	17·568	·4807	37
38	29230	489207	17·233	·4906	38
39	28115	461092	16·897	·5005	39
40	27024	434068	16·559	·5105	40
41	25956	408112	16·220	·5206	41
42	24911	383201	15·880	·5306	42
43	23889	359312	15·537	·5407	43
44	22892	336420	15·192	·5509	44
45	21921	314499	14·843	·5613	45
46	20978	293521	14·488	·5717	46
47	20063	273458	14·126	·5825	47
48	19175	254283	13·757	·5934	48
49	18314	235969	13·381	·6045	49
50	17476	218493	12·998	·6158	50
51	16659	201834	12·612	·6272	51
52	15858	185976	12·224	·6387	52
53	15071	170905	11·836	·6501	53
54	14296	156609	11·451	·6615	54

TABLE 30.—*continued.*

Area 2.—Rural—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
55	14059	158723	11·786	·6516	55
56	13346	145377	11·389	·6634	56
57	12654	132723	10·984	·6753	57
58	11979	120744	10·575	·6874	58
59	11316	109428	10·165	·6995	59
60	10659	98769	9·761	·7115	60
61	10004	88765·4	9·368	·7231	61
62	9348·9	79416·5	8·989	·7343	62
63	8694·8	70721·7	8·628	·7450	63
64	8046·7	62675·0	8·282	·7552	64
65	7411·4	55263·6	7·950	·7650	65
66	6794·7	48468·9	7·626	·7746	66
67	6201·4	42267·5	7·308	·7840	67
68	5632·6	36634·9	6·996	·7932	68
69	5089·4	31545·5	6·689	·8023	69
70	4572·0	26973·5	6·391	·8111	70
71	4081·6	22891·9	6·099	·8197	71
72	3619·2	19272·7	5·815	·8281	72
73	3186·5	16086·2	5·537	·8363	73
74	2784·5	13301·7	5·265	·8444	74
75	2413·1	10888·6	5·000	·8522	75
76	2072·5	8816·1	4·741	·8599	76
77	1762·1	7054·0	4·489	·8673	77
78	1481·7	5572·3	4·246	·8745	78
79	1230·5	4341·8	4·012	·8814	79
80	1008·0	3333·79	3·790	·8880	80
81	813·37	2520·42	3·581	·8942	81
82	645·68	1874·74	3·384	·9000	82
83	504·01	1370·73	3·199	·9054	83
84	387·31	983·42	3·016	·9108	84
85	292·54	690·88	2·838	·9161	85
86	217·16	473·72	2·655	·9215	86
87	158·39	315·33	2·464	·9272	87
88	112·94	202·39	2·262	·9331	88
89	77·90	124·49	2·065	·9390	89
90	51·68	72·81	1·873	·9446	90
91	32·70	40·11	1·687	·9501	91
92	19·56	20·55	1·505	·9555	92
93	10·94	9·61	1·327	·9608	93
94	5·63	3·98	1·147	·9661	94
95	2·59	1·39	·965	·9714	95
96	1·02	·37	·780	·9769	96
97	·31	·06	·610	·9820	97
98	·06	·00	·416	·9877	98
99	..	...	...	...	99
100	...	...	...	...	100

TABLE 30.—*continued.*

Area 2.—Urban—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
55	13532	143077	11·069	·6728	55
56	12778	130299	10·692	·6840	56
57	12035	118264	10·321	·6949	57
58	11305	106959	9·956	·7057	58
59	10588	96370·6	9·595	·7164	59
60	9886·9	86483·7	9·241	·7268	60
61	9202·6	77281·1	8·892	·7372	61
62	8537·5	68743·6	8·546	·7474	62
63	7892·2	60851·4	8·203	·7575	63
64	7266·9	53584·5	7·867	·7675	64
65	6662·5	46922·0	7·536	·7772	65
66	6080·4	40841·6	7·209	·7869	66
67	5522·0	35319·6	6·888	·7964	67
68	4989·1	30330·5	6·570	·8058	68
69	4483·1	25847·4	6·257	·8151	69
70	4004·5	21842·9	5·945	·8243	70
71	3553·0	18289·9	5·638	·8333	71
72	3127·6	15162·3	5·337	·8422	72
73	2728·3	12434·0	5·045	·8509	73
74	2355·6	10078·4	4·765	·8591	74
75	2010·4	8068·0	4·499	·8670	75
76	1693·3	6374·7	4·250	·8744	76
77	1405·9	4968·8	4·018	·8812	77
78	1149·2	3819·56	3·807	·8875	78
79	924·19	2895·37	3·614	·8932	79
80	730·97	2164·40	3·441	·8983	80
81	568·62	1595·78	3·284	·9029	81
82	435·28	1160·50	3·143	·9071	82
83	328·34	832·16	3·010	·9110	83
84	244·38	587·78	2·880	·9149	84
85	179·63	408·15	2·746	·9188	85
86	130·44	277·71	2·602	·9231	86
87	93·41	184·30	2·444	·9278	87
88	66·01	118·29	2·262	·9331	88
89	45·54	72·75	2·065	·9390	89
90	30·21	42·54	1·872	·9447	90
91	19·11	23·43	1·686	·9502	91
92	11·43	12·00	1·504	·9555	92
93	6·39	5·61	1·326	·9608	93
94	3·29	2·32	1·145	·9662	94
95	1·52	·80	·957	·9717	95
96	·59	·21	·770	·9772	96
97	·18	·03	·582	·9828	97
98	·03	·00	·416	·9877	98
99	...	...	...	...	99
100	...	...	...	...	100

3 PER CENT. TABLE 31. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
16	62316	1477700	24·210	·2844	·01175	16
17	60363	1417337	23·977	·2913	·01215	17
18	58453	1358884	23·745	·2981	·01256	18
19	56587	1302297	23·511	·3050	·01298	19
20	54763	1247534	23·277	·3120	·01340	20
21	52981	1194553	23·045	·3188	·01384	21
22	51242	1143311	22·809	·3258	·01428	22
23	49548	1093763	22·572	·3328	·01475	23
24	47903	1045860	22·331	·3399	·01522	24
25	46303	999557	22·084	·3472	·01572	25
26	44752	954805	21·832	·3547	·01625	26
27	43248	911557	21·575	·3623	·01679	27
28	41791	869766	21·309	·3701	·01737	28
29	40378	829388	21·038	·3781	·01797	29
30	39007	790381	20·760	·3864	·01861	30
31	37676	752705	20·476	·3947	·01928	31
32	36381	716324	20·186	·4033	·01998	32
33	35124	681200	19·891	·4121	·02072	33
34	33901	647299	19·591	·4209	·02149	34
35	32711	614588	19·286	·4299	·02229	35
36	31553	583035	18·975	·4391	·02314	36
37	30426	552609	18·659	·4485	·02403	37
38	29330	523279	18·338	·4579	·02498	38
39	28261	495018	18·013	·4676	·02596	39
40	27220	467798	17·683	·4773	·02699	40
41	26205	441593	17·348	·4872	·02809	41
42	25216	416377	17·009	·4972	·02923	42
43	24252	392125	16·666	·5074	·03045	43
44	23312	368813	16·317	·5177	·03173	44
45	22398	346415	15·963	·5282	·03309	45
46	21508	324907	15·603	·5388	·03453	46
47	20642	304265	15·237	·5496	·03607	47
48	19799	284466	14·864	·5606	·03772	48
49	18976	265490	14·487	·5718	·03947	49
50	18170	247320	14·107	·5830	·04133	50
51	17380	229940	13·726	·5943	·04329	51
52	16603	213337	13·346	·6055	·04537	52
53	15838	197499	12·966	·6167	·04756	53
54	15085	182414	12·588	·6279	·04988	54

TABLE 31.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	14346	168068	12·212	·6390	·05233	55
56	13621	154447	11·835	·6502	·05494	56
57	12913	141534	11·455	·6614	·05774	57
58	12222	129312	11·075	·6726	·06073	58
59	11547	117765	10·694	·6839	·06395	59
60	10888	106877	10·312	·6952	·06741	60
61	10243	96634	9·929	·7065	·07116	61
62	9610·4	87023·8	9·550	·7177	·07515	62
63	8990·0	78033·8	9·174	·7288	·07944	63
64	8381·1	69652·7	8·805	·7397	·08401	64
65	7783·2	61869·5	8·443	·7504	·08888	65
66	7197·5	54672·0	8·089	·7609	·09407	66
67	6625·4	48046·6	7·745	·7711	·09956	67
68	6068·6	41978·0	7·409	·7810	·10541	68
69	5530·1	36447·9	7·083	·7906	·11162	69
70	5012·1	31435·8	6·764	·8001	·11828	70
71	4517·2	26918·6	6·450	·8093	·12548	71
72	4047·3	22871·3	6·142	·8185	·13325	72
73	3603·5	19267·8	5·837	·8275	·14176	73
74	3185·5	16082·3	5·538	·8363	·15101	74
75	2793·4	13288·9	5·246	·8449	·16106	75
76	2426·9	10862·0	4·964	·8533	·17189	76
77	2086·5	8775·5	4·693	·8613	·18353	77
78	1772·9	7002·6	4·436	·8689	·19587	78
79	1487·8	5514·8	4·192	·8761	·20899	79
80	1232·0	4282·8	3·960	·8829	·22297	80
81	1006·3	3276·5	3·739	·8895	·23789	81
82	809·92	2466·63	3·526	·8958	·25405	82
83	641·49	1825·14	3·325	·9017	·27119	83
84	499·40	1325·74	3·133	·9074	·28962	84
85	381·42	944·32	2·953	·9127	·30908	85
86	285·46	658·86	2·783	·9177	·32977	86
87	209·06	449·80	2·625	·9224	·35139	87
88	150·01	299·79	2·469	·9270	·37546	88
89	105·37	194·42	2·314	·9316	·40259	89
90	72·51	121·91	2·149	·9365	·43577	90
91	48·75	73·16	1·967	·9419	·47883	91
92	31·84	41·32	1·761	·9479	·53830	92
93	19·90	21·42	1·534	·9547	·62233	93
94	11·62	9·80	1·295	·9617	·74264	94
95	6·09	3·71	1·049	·9690	·92373	95
96	2·69	1·02	·795	·9766	1·22843	96
97	·85	·17	·615	·9818	1·59642	97
98	·17	·00	·416	·9877	2·37428	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

3 PER CENT. TABLE 32. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	20·16	4·31	4·13	4·40	15·98	48·97	16
17	19·98	4·40	4·25	4·54	16·49	49·66	17
18	19·83	4·49	4·36	4·69	17·03	50·40	18
19	19·70	4·58	4·48	4·84	17·59	51·20	19
20	19·61	4·68	4·60	5·00	18·18	52·07	20
21	19·56	4·76	4·73	5·15	18·79	52·99	21
22	19·55	4·86	4·84	5·30	19·41	53·96	22
23	19·55	4·95	4·96	5·46	20·06	54·98	23
24	19·57	5·04	5·08	5·62	20·73	56·03	24
25	19·60	5·13	5·20	5·78	21·41	57·12	25
26	19·64	5·23	5·32	5·94	22·11	58·24	26
27	19·68	5·32	5·45	6·11	22·84	59·39	27
28	19·72	5·42	5·58	6·28	23·58	60·58	28
29	19·76	5·52	5·71	6·46	24·35	61·81	29
30	19·80	5·62	5·85	6·65	25·15	63·07	30
31	19·84	5·73	5·99	6·83	25·97	64·36	31
32	19·88	5·84	6·13	7·02	26·82	65·69	32
33	19·92	5·95	6·28	7·22	27·70	67·06	33
34	19·95	6·07	6·43	7·42	28·60	68·47	34
35	19·99	6·18	6·59	7·63	29·54	69·92	35
36	20·02	6·29	6·75	7·85	30·50	71·42	36
37	20·06	6·41	6·91	8·08	31·50	72·95	37
38	20·08	6·53	7·07	8·31	32·52	74·52	38
39	20·10	6·64	7·24	8·56	33·58	76·13	39
40	20·11	6·76	7·42	8·80	34·68	77·77	40
41	20·11	6·87	7·59	9·05	35·81	79·44	41
42	20·10	6·99	7·77	9·31	36·97	81·15	42
43	20·09	7·11	7·95	9·58	38·18	82·91	43
44	20·06	7·22	8·14	9·86	39·43	84·71	44
45	20·02	7·34	8·33	10·15	40·72	86·56	45
46	19·97	7·46	8·52	10·45	42·06	88·46	46
47	19·91	7·58	8·72	10·75	43·46	90·43	47
48	19·84	7·70	8·92	11·07	44·91	92·43	48
49	19·75	7·81	9·13	11·40	46·41	94·49	49
50	19·64	7·92	9·34	11·74	47·97	96·61	50
51	19·52	8·02	9·56	12·10	49·59	98·78	51
52	19·38	8·13	9·78	12·46	51·26	101·00	52
53	19·23	8·22	10·00	12·83	53·00	103·28	53
54	19·06	8·32	10·22	13·22	54·79	105·61	54

TABLE 32.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	18·88	8·41	10·45	13·61	56·66	108·00	55
56	18·68	8·49	10·66	14·01	58·59	110·44	56
57	18·46	8·57	10·87	14·43	60·60	112·93	57
58	18·20	8·64	11·07	14·83	62·71	115·45	58
59	17·92	8·69	11·26	15·22	64·92	118·01	59
60	17·61	8·74	11·43	15·61	67·23	120·61	60
61	17·26	8·76	11·58	16·00	69·64	123·24	61
62	16·89	8·76	11·72	16·36	72·13	125·86	62
63	16·47	8·75	11·83	16·70	74·70	128·45	63
64	16·03	8·70	11·92	17·02	77·31	130·98	64
65	15·55	8·64	11·98	17·31	79·96	133·43	65
66	15·03	8·55	12·01	17·57	82·62	135·78	66
67	14·47	8·43	12·01	17·79	85·29	137·99	67
68	13·87	8·29	11·96	17·95	87·97	140·04	68
69	13·24	8·10	11·85	18·02	90·61	141·83	69
70	12·58	7·88	11·67	17·99	93·16	143·29	70
71	11·91	7·62	11·43	17·84	95·53	144·32	71
72	11·22	7·33	11·11	17·55	97·63	144·85	72
73	10·54	7·02	10·73	17·14	99·38	144·82	73
74	9·86	6·69	10·30	16·63	100·74	144·22	74
75	9·18	6·34	9·83	16·01	101·68	143·04	75
76	8·50	5·98	9·32	15·32	102·20	141·32	76
77	7·83	5·60	8·78	14·55	102·33	139·09	77
78	7·18	5·23	8·20	13·73	102·11	136·45	78
79	6·56	4·84	7·59	12·88	101·51	133·39	79
80	5·98	4·46	7·00	12·01	100·48	129·92	80
81	5·44	4·08	6·42	11·13	98·92	125·99	81
82	4·93	3·72	5·89	10·24	96·81	121·60	82
83	4·47	3·39	5·42	9·40	94·20	116·87	83
84	4·03	3·09	5·02	8·60	91·19	111·94	84
85	3·63	2·83	4·67	7·89	88·00	107·02	85
86	3·25	2·61	4·37	7·27	84·73	102·23	86
87	2·94	2·43	4·10	6·73	81·44	97·63	87
88	2·69	2·27	3·85	6·28	77·86	92·94	88
89	2·52	2·13	3·61	5·90	73·80	87·95	89
90	2·34	1·98	3·36	5·48	69·09	82·26	90
91	2·15	1·81	3·08	5·03	63·58	75·65	91
92	1·93	1·63	2·77	4·52	57·11	67·95	92
93	1·69	1·43	2·42	3·95	50·04	59·54	93
94	1·44	1·22	2·07	3·37	42·63	50·72	94
95	1·19	1·00	1·70	2·78	35·15	41·82	95
96	·94	·79	1·35	2·19	27·77	33·04	96
97	·74	·62	1·07	1·74	21·90	26·06	97
98	·54	·42	·78	1·27	15·70	18·72	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

3 PER CENT. TABLE 33. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1256240	1524577	1781899	274249	995528	16
17	1206194	1471587	1727866	274249	995528	17
18	1158912	1421334	1676425	274249	995528	18
19	1114858	1374174	1627885	274018	995528	19
20	1074110	1330141	1582238	273517	995528	20
21	1036512	1289042	1539254	272816	995312	21
22	1001603	1250433	1498508	271826	994843	22
23	968800	1213851	1459608	270516	994037	23
24	937620	1178872	1422193	269005	992868	24
25	907714	1145198	1386023	267403	991361	25
26	878900	1112650	1350927	265809	989586	26
27	851052	1081106	1316832	264226	987606	27
28	824057	1050497	1283672	262610	985523	28
29	797849	1020756	1251385	260925	983305	29
30	772331	991745	1219834	259179	980963	30
31	747452	963415	1188974	257339	978471	31
32	723165	935685	1158726	255413	975806	32
33	699465	908553	1129092	253446	972875	33
34	676346	881983	1100003	251549	969665	34
35	653802	855942	1071398	249684	966169	35
36	631795	830401	1043255	247820	962378	36
37	610229	805272	1015462	245899	958288	37
38	589049	780477	987949	243868	953896	38
39	568147	755890	960598	241737	949117	39
40	547512	731483	933362	239518	943930	40
41	527107	707259	906227	237194	938322	41
42	506953	683224	879210	234829	932281	42
43	487095	659434	852354	232405	925876	43
44	467574	635965	825723	229908	919147	44
45	448402	612817	799353	227349	912109	45
46	429569	589990	773277	224715	904756	46
47	411047	567465	747464	221998	897107	47
48	392771	545126	721789	219208	889101	48
49	374705	522893	696145	216339	880650	49
50	356841	500722	670464	213349	871625	50
51	339177	478633	644732	210185	861834	51
52	321731	456635	618946	206821	851115	52
53	304525	434759	593113	203222	839374	53
54	287584	413041	567252	199389	826560	54

TABLE 33.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|AU}$	Age x
55	270901	391503	541360	195284	812746	55
56	254475	370143	515400	190908	798054	56
57	238320	348975	489377	186214	782602	57
58	222464	328031	463332	181176	766458	58
59	206924	307323	437290	175771	749611	59
60	191718	286835	411251	169985	731949	60
61	176837	266567	385206	163806	713255	61
62	162290	246513	359128	157209	693240	62
63	148104	226730	333079	150153	671560	63
64	134326	207282	307146	142643	647962	64
65	120996	188241	281448	134726	622320	65
66	108156	169704	256128	126445	594656	66
67	95867·4	151750	231287	117851	565111	67
68	84188·4	134476	207035	108932	533875	68
69	73216·4	118027	183555	99681	501099	69
70	63054·4	102556	161067	90182	466927	70
71	53779·1	88214·4	139826	80578	431526	71
72	45426·1	75111·4	120073	71061	395127	72
73	37983·6	63284·4	101954	61783	358129	73
74	31403·7	52709·4	85528·2	52991·8	320908	74
75	25633·0	43339·6	70802·2	44760·8	284020	75
76	20623·6	35128·0	57751·2	37182·8	248028	76
77	16338·0	28031·2	46341·2	30349·8	213525	77
78	12731·5	21995·9	36535·5	24339·5	181033	78
79	9761·27	16964·0	28263·1	19160·9	151024	79
80	7365·47	12858·3	21477·8	14793·2	123789	80
81	5470·07	9579·26	16039·7	11196·7	99545·6	81
82	3996·57	7012·26	11782·4	8300·9	78406·6	82
83	2866·97	5041·56	8519·07	6030·23	60424·6	83
84	2014·50	3558·66	6064·17	4297·13	45542·6	84
85	1383·25	2463·66	4244·67	3010·63	33565·6	85
86	929·03	1674·67	2920·97	2074·73	24187·2	86
87	613·71	1121·26	1977·73	1408·37	17025·4	87
88	402·89	742·97	1320·03	942·47	11679·5	88
89	265·58	489·75	870·15	621·29	7776·15	89
90	169·95	313·39	556·82	397·52	5010·45	90
91	104·77	193·19	343·27	244·97	3099·35	91
92	61·47	113·33	201·39	143·75	1818·25	92
93	33·67	62·07	110·32	78·74	995 97	93
94	16·74	30·86	54·86	39·15	495·26	94
95	7·24	13·34	23·72	16·92	214·13	95
96	2·53	4·66	8·29	5·91	74·81	96
97	·63	1·16	2·07	1·48	18·68	97
98	·09	·16	·29	·21	2·60	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

3 PER CENT. TABLE 34. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age. x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age. x
16	23·85	5·17	4·84	5·16	19·31	58·33	16
17	23·68	5·28	4·98	5·32	19·94	59·20	17
18	23·53	5·40	5·12	5·49	20·59	60·14	18
19	23·42	5·53	5·26	5·67	21·27	61·15	19
20	23·35	5·65	5·41	5·85	21·97	62·22	20
21	23·31	5·77	5·55	6·02	22·70	63·35	21
22	23·32	5·88	5·69	6·20	23·46	64·54	22
23	23·33	6·00	5·83	6·39	24·23	65·78	23
24	23·37	6·11	5·98	6·57	25·04	67·07	24
25	23·40	6·23	6·13	6·77	25·88	68·41	25
26	23·44	6·34	6·29	6·97	26·75	69·79	26
27	23·48	6·47	6·44	7·17	27·65	71·21	27
28	23·52	6·59	6·61	7·37	28·58	72·68	28
29	23·57	6·72	6·77	7·58	29·54	74·18	29
30	23·62	6·85	6·94	7·80	30·52	75·73	30
31	23·67	6·99	7·10	8·02	31·54	77·32	31
32	23·70	7·12	7·27	8·25	32·59	78·93	32
33	23·73	7·25	7·44	8·48	33·68	80·57	33
34	23·74	7·37	7·61	8·72	34·79	82·23	34
35	23·73	7·50	7·79	8·96	35·93	83·92	35
36	23·72	7·63	7·97	9·22	37·11	85·64	36
37	23·69	7·75	8·15	9·48	38·32	87·38	37
38	23·65	7·87	8·34	9·73	39·57	89·17	38
39	23·61	8·00	8·53	10·01	40·87	91·02	39
40	23·57	8·13	8·72	10·29	42·23	92·93	40
41	23·52	8·26	8·92	10·58	43·63	94·90	41
42	23·45	8·39	9·12	10·86	45·09	96·92	42
43	23·38	8·52	9·32	11·16	46·61	98·98	43
44	23·28	8·64	9·53	11·46	48·17	101·09	44
45	23·17	8·76	9·74	11·77	49·78	103·22	45
46	23·04	8·86	9·94	12·12	51·43	105·40	46
47	22·90	8·96	10·15	12·48	53·13	107·61	47
48	22·73	9·05	10·34	12·85	54·86	109·84	48
49	22·55	9·15	10·54	13·25	56·63	112·12	49
50	22·35	9·24	10·73	13·65	58·46	114·43	50
51	22·13	9·33	10·94	14·04	60·36	116·80	51
52	21·89	9·42	11·16	14·44	62·36	119·26	52
53	21·62	9·51	11·39	14·85	64·46	121·84	53
54	21·34	9·61	11·63	15·26	66·68	124·51	54

TABLE 34.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	21·04	9·69	11·87	15·69	68·99	127·28	55
56	20·70	9·76	12·10	16·12	71·40	130·08	56
57	20·32	9·80	12·31	16·58	73·88	132·90	57
58	19·90	9·82	12·50	17·06	76·43	135·71	58
59	19·44	9·81	12·65	17·53	79·06	138·49	59
60	18·94	9·77	12·78	18·03	81·75	141·27	60
61	18·41	9·71	12·85	18·50	84·54	144·02	61
62	17·85	9·61	12·89	18·94	87·43	146·73	62
63	17·24	9·49	12·89	19·32	90·44	149·38	63
64	16·61	9·34	12·85	19·62	93·55	151·97	64
65	15·95	9·17	12·78	19·85	96·75	154·51	65
66	15·29	8·99	12·68	20·00	99·97	156·94	66
67	14·64	8·80	12·55	20·09	103·14	159·22	67
68	13·97	8·60	12·37	20·12	106·18	161·25	68
69	13·28	8·35	12·14	20·08	109·00	162·86	69
70	12·54	8·07	11·84	19·93	111·52	163·89	70
71	11·73	7·72	11·46	19·65	113·64	164·20	71
72	10·88	7·33	11·00	19·22	115·26	163·69	72
73	10·01	6·91	10·48	18·60	116·30	162·30	73
74	9·16	6·48	9·93	17·86	116·74	160·17	74
75	8·33	6·06	9·35	17·04	116·64	157·42	75
76	7·55	5·64	8·76	16·13	116·11	154·19	76
77	6·80	5·23	8·16	15·20	115·24	150·63	77
78	6·12	4·81	7·56	14·31	114·03	146·83	78
79	5·53	4·38	6·98	13·45	112·41	142·75	79
80	5·03	3·95	6·47	12·61	110·31	138·37	80
81	4·63	3·53	6·03	11·82	107·56	133·57	81
82	4·33	3·13	5·69	11·04	104·18	128·37	82
83	4·09	2·78	5·37	10·30	100·37	122·91	83
84	3·85	2·51	5·06	9·61	96·38	117·41	84
85	3·63	2·30	4·77	8·97	92·58	112·26	85
86	3·43	2·15	4·50	8·41	89·20	107·69	86
87	3·24	2·03	4·25	7·93	86·29	103·74	87
88	3·05	1·91	4·01	7·48	83·50	99·95	88
89	2·86	1·80	3·76	7·01	80·37	95·80	89
90	2·66	1·67	3·50	6·52	76·26	90·61	90
91	2·44	1·53	3·21	5·98	69·94	83·10	91
92	2·19	1·37	2·88	5·37	62·82	74·64	92
93	1·92	1·21	2·52	4·71	55·05	65·40	93
94	1·64	1·03	2·15	4·01	46·89	55·71	94
95	1·35	·85	1·77	3·31	38·66	45·94	45
96	1·06	·67	1·40	2·61	30·55	36·30	96
97	·84	·52	1·11	2·06	24·09	28·63	97
98	·60	·36	·78	1·51	17·27	20·53	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

3 PER CENT. TABLE 35. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1486291	1808581	2110383	321173	1203508	16
17	1429254	1748231	2048745	321173	1203508	17
18	1375496	1691444	1990532	321173	1203508	18
19	1325230	1638303	1936126	320770	1203450	19
20	1278525	1588147	1884244	320047	1203172	20
21	1235217	1540907	1834849	319024	1202633	21
22	1194680	1496150	1787695	317721	1201852	22
23	1156234	1453370	1742346	316310	1200844	23
24	1119306	1412057	1698452	314847	1199724	24
25	1083560	1371883	1655735	313341	1198546	25
26	1048873	1332826	1614129	311748	1197317	26
27	1015349	1295036	1573743	310032	1195953	27
28	982997	1258518	1534631	308204	1194380	28
29	951737	1223191	1496593	306273	1192573	29
30	921377	1188743	1459327	304250	1190549	30
31	891629	1154893	1422487	302180	1188325	31
32	862344	1121350	1385834	300070	1185808	32
33	833389	1087962	1349264	297890	1182877	33
34	804714	1054732	1312790	295613	1179426	34
35	776342	1021698	1276492	293215	1175397	35
36	748327	988928	1240381	290742	1170834	36
37	720782	956549	1204594	288231	1165846	37
38	693777	924675	1169255	285602	1160588	38
39	667347	893408	1134418	282896	1155118	39
40	641525	862788	1100164	280067	1149404	40
41	616259	832715	1066379	277101	1143422	41
42	591427	803024	1032935	273914	1137072	42
43	566945	773572	999649	270575	1130297	43
44	542787	744254	966408	267175	1122973	44
45	518976	715074	933183	263839	1114998	45
46	495578	686145	900018	260656	1106262	46
47	472631	657572	866978	257621	1096654	47
48	450109	629390	834126	254609	1086101	48
49	427973	601536	801465	251429	1074607	49
50	406136	573980	769006	247976	1062221	50
51	384580	546702	736841	244084	1049088	51
52	363346	519726	705024	239787	1035294	52
53	342459	493099	673532	235133	1020894	53
54	321947	466837	642292	230202	1005776	54

TABLE 35.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	301792	440812	611103	225025	989740	55
56	281927	414866	579691	219686	972545	56
57	262350	388963	547952	214169	954043	57
58	243165	363194	515965	208439	934155	58
59	224430	337699	483828	202487	912865	59
60	206230	312613	451700	196218	890134	60
61	188603	288026	419687	189449	865948	61
62	171526	263913	387814	181979	840277	62
63	155025	240337	356225	173667	813020	63
64	139189	217468	325196	164473	784022	64
65	124171	195559	295054	154504	753008	65
66	110081	174806	266087	143962	719549	66
67	96982·6	155312	238455	133102	683358	67
68	84808·6	136985	212084	122084	644395	68
69	73454·6	119661	186813	111002	602803	69
70	62839·6	103268	162613	99892	558938	70
71	52997·7	87869·4	139629	88775	513337	71
72	44045·7	73696·4	118216	77748	466505	72
73	36083·4	60971·4	98747·9	67038·1	419071	73
74	29167·6	49816·4	81446·9	56910·1	371879	74
75	23271·4	40195·6	66320·9	47573·1	325824	75
76	18311·5	32010·0	53269·9	39148·1	281790	76
77	14195·0	25111·6	42132·9	31719·1	240446	77
78	10856·4	19384·7	32785·9	25358·1	202167	78
79	8219·90	14740·4	25132·2	20001·8	167245	79
80	6192·20	11063·9	19031·4	15540·6	135896	80
81	4662·20	8214·12	14280·6	11886·4	108245	81
82	3507·90	6043·32	10651·7	8940·3	84377·0	82
83	2621·07	4407·32	7850·75	6607·75	64386·0	83
84	1924·06	3178·42	5706·15	4796·35	48131·0	84
85	1386·00	2264·94	4085·75	3420·75	35310·0	85
86	978·69	1592·75	2878·45	2398·95	25463·1	86
87	676·69	1101·27	1990·23	1658·67	18040·3	87
88	457·45	744·47	1345·42	1121·28	12526·3	88
89	301·54	490·74	886·88	739·16	8469·06	89
90	192·96	314·03	567·52	473·02	5530·16	90
91	118·96	193·59	349·86	291·58	3409·26	91
92	69·79	113·57	205·25	171·09	2000·06	92
93	38·23	62·21	112·43	93·71	1095·56	93
94	19·01	30·93	55·91	46·60	544·78	94
95	8·22	13·37	24·18	20·14	235·54	95
96	2·87	4·67	8·45	7·04	82·29	96
97	·72	1·16	2·11	1·76	20·55	97
98	·10	·16	·29	·25	2·86	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

3 PER CENT. TABLE 36. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	28·47	5·97	5·65	6·16	22·11	68·37	16
17	28·18	6·06	5·77	6·36	22·83	69·19	17
18	27·90	6·15	5·90	6·56	23·57	70·08	18
19	27·67	6·25	6·02	6·76	24·35	71·06	19
20	27·48	6·35	6·16	6·97	25·15	72·11	20
21	27·34	6·46	6·30	7·16	25·99	73·26	21
22	27·26	6·57	6·45	7·37	26·86	74·50	22
23	27·21	6·68	6·61	7·57	27·75	75·83	23
24	27·20	6·80	6·76	7·79	28·66	77·21	24
25	27·20	6·92	6·93	8·01	29·59	78·65	25
26	27·21	7·04	7·09	8·24	30·54	80·13	26
27	27·22	7·16	7·26	8·48	31·51	81·64	27
28	27·23	7·29	7·43	8·72	32·51	83·18	28
29	27·22	7·42	7·61	8·96	33·53	84·74	29
30	27·20	7·55	7·79	9·21	34·58	86·34	30
31	27·17	7·68	7·97	9·47	35·68	87·98	31
32	27·14	7·81	8·16	9·74	36·81	89·66	32
33	27·09	7·94	8·36	10·02	38·00	91·41	33
34	27·04	8·07	8·56	10·31	39·23	93·21	34
35	26·98	8·20	8·77	10·61	40·51	95·07	35
36	26·91	8·33	8·96	10·92	41·86	96·98	36
37	26·82	8·46	9·17	11·23	43·25	98·93	37
38	26·73	8·58	9·37	11·54	44·69	100·91	38
39	26·63	8·70	9·56	11·84	46·18	102·91	39
40	26·51	8·81	9·76	12·14	47·72	104·94	40
41	26·39	8·93	9·95	12·44	49·30	107·01	41
42	26·26	9·04	10·15	12·74	50·94	109·13	42
43	26·12	9·16	10·36	13·04	52·64	111·31	43
44	25·97	9·27	10·57	13·35	54·41	113·56	44
45	25·80	9·37	10·78	13·67	56·25	115·88	45
46	25·61	9·48	11·01	14·01	58·17	118·27	46
47	25·41	9·59	11·23	14·36	60·17	120·76	47
48	25·19	9·70	11·46	14·73	62·25	123·34	48
49	24·97	9·81	11·71	15·14	64·41	126·04	49
50	24·73	9·93	11·95	15·57	66·67	128·86	50
51	24·50	10·06	12·21	16·03	69·03	131·82	51
52	24·25	10·18	12·47	16·50	71·49	134·90	52
53	24·00	10·31	12·73	16·99	74·07	138·10	53
54	23·73	10·43	12·99	17·50	76·76	141·40	54

TABLE 36.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	23·42	10·54	13·24	18·02	79·55	144·78	55
56	23·07	10·64	13·49	18·56	82·44	148·21	56
57	22·67	10·73	13·73	19·12	85·46	151·70	57
58	22·21	10·80	13·95	19·65	88·58	155·19	58
59	21·67	10·83	14·17	20·20	91·80	158·67	59
60	21·06	10·83	14·35	20·72	95·12	162·09	60
61	20·38	10·78	14·51	21·18	98·56	165·41	61
62	19·65	10·68	14·61	21·56	102·09	168·60	62
63	18·88	10·53	14·67	21·85	105·71	171·64	63
64	18·08	10·33	14·66	22·05	109·39	174·51	64
65	17·27	10·09	14·59	22·16	113·10	177·21	65
66	16·44	9·82	14·45	22·22	116·76	179·69	66
67	15·60	9·51	14·24	22·18	120·29	181·82	67
68	14·75	9·18	13·93	22·06	123·63	183·55	68
69	13·88	8·81	13·53	21·83	126·74	184·79	69
70	13·01	8·41	13·04	21·41	129·57	185·44	70
71	12·15	7·98	12·45	20·77	132·14	185·49	71
72	11·30	7·52	11·81	19·87	134·39	184·89	72
73	10·50	7·04	11·12	18·74	136·22	183·62	73
74	9·76	6·59	10·44	17·41	137·60	181·80	74
75	9·11	6·15	9·78	16·05	138·46	179·55	75
76	8·52	5·75	9·17	14·73	138·74	176·92	76
77	8·01	5·39	8·63	13·55	138·44	174·03	77
78	7·57	5·07	8·15	12·56	137·52	170·86	78
79	7·15	4·75	7·70	11·77	135·91	167·28	79
80	6·76	4·45	7·27	11·12	133·58	163·18	80
81	6·39	4·15	6·87	10·51	130·47	158·38	81
82	6·03	3·85	6·48	9·92	126·54	152·82	82
83	5·68	3·56	6·12	9·36	121·90	146·62	83
84	5·36	3·26	5·77	8·82	116·67	139·88	84
85	5·06	2·97	5·44	8·32	111·06	132·85	85
86	4·77	2·71	5·13	7·85	105·31	125·77	86
87	4·50	2·51	4·85	7·41	99·66	118·93	87
88	4·24	2·35	4·56	6·98	93·98	112·11	88
89	3·98	2·20	4·28	6·55	88·19	105·21	89
90	3·70	2·05	3·98	6·09	82·00	97·83	90
91	3·40	1·88	3·65	5·59	75·21	89·72	91
92	3·05	1·69	3·28	5·02	67·55	80·59	92
93	2·67	1·48	2·87	4·40	59·19	70·61	93
94	2·28	1·26	2·45	3·74	50·42	60·15	94
95	1·88	1·04	2·02	3·09	41·57	49·59	95
96	1·48	·82	1·60	2·44	32·85	39·18	96
97	1·17	·65	1·27	1·91	25·91	30·91	97
98	·85	·48	·91	1·33	18·60	22·16	98
99	..	...	...	...	...	...	99
100	...	...	...	...	...	...	100

3 PER CENT. TABLE 37. 3 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1774230	2146508	2498847	383613	1377815	16
17	1700878	2066778	2415131	383613	1377815	17
18	1631082	1990805	2335355	383496	1377815	18
19	1565633	1919375	2260302	382804	1377758	19
20	1504901	1852797	2190216	381469	1377535	20
21	1448720	1790906	2124932	379637	1377050	21
22	1396720	1733278	2064023	377552	1376165	22
23	1348347	1679413	2006883	375334	1374754	23
24	1302796	1628454	1952610	373143	1372708	24
25	1259420	1579709	1900521	371024	1370023	25
26	1217814	1532822	1850266	368838	1366700	26
27	1177428	1487245	1801257	366594	1362829	27
28	1137933	1442649	1753217	364257	1358492	28
29	1099197	1398819	1705977	361792	1353851	29
30	1061138	1355680	1659464	359253	1349049	30
31	1023838	1313281	1613692	356684	1344180	31
32	987296	1271557	1568598	354204	1339330	32
33	951514	1230520	1524200	351808	1334576	33
34	916594	1190285	1480515	349496	1329917	34
35	882461	1150791	1437457	347165	1325322	35
36	848984	1111853	1394792	344627	1320728	36
37	816171	1073463	1352404	341747	1315956	37
38	784028	1035614	1310313	338461	1310818	38
39	752531	998301	1268538	334690	1305175	39
40	721717	961579	1227156	330475	1298879	40
41	691644	925577	1186373	325935	1291935	41
42	662261	890256	1146246	321127	1284454	42
43	633525	855536	1106704	316181	1276541	43
44	605420	821415	1067756	311211	1268314	44
45	577885	787824	1029344	306276	1259859	45
46	550887	754768	991460	301338	1251123	46
47	524527	722424	954270	296512	1241999	47
48	498811	690805	917779	291862	1232457	48
49	473768	659947	882036	287366	1222300	49
50	449424	629883	847070	282947	1211418	50
51	425753	600525	812736	278522	1199707	51
52	402667	571715	778779	273918	1186984	52
53	380094	543336	745017	269053	1173087	53
54	357897	515203	711211	263906	1157877	54

TABLE 37.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	336006	487222	677242	258463	1141179	55
56	314324	459305	643048	252745	1123048	56
57	292784	431346	608590	246750	1103538	57
58	271400	403329	573864	240305	1082569	58
59	250229	375327	538900	233284	1060008	59
60	229293	347225	503508	225604	1035696	60
61	208772	319173	467768	216922	1009503	61
62	188877	291508	431966	207148	981153	62
63	169754	264427	396295	196429	950335	63
64	151548	238121	361003	184839	916805	64
65	134389	212923	326499	172584	880265	65
66	118322	188988	293018	159872	840367	66
67	103359	166385	260703	146912	796957	67
68	89505·2	145210	229752	133852	750280	68
69	76765·2	125492	200320	120696	700851	69
70	65202·2	107350	172690	107311	649437	70
71	54860·2	90909·2	147169	93822	596914	71
72	45741·4	76176·2	123959	80449	543899	72
73	37836·4	63218·2	103294	67519	490846	73
74	31107·3	52086·2	85331·1	55493·9	438318	74
75	25438·1	42623·6	69940·1	44841·9	386761	75
76	20686·8	34644·0	56909·1	35756·9	336708	76
77	16721·3	27977·8	45989·1	28271·9	288847	77
78	13417·4	22399·3	36846·5	22266·5	243818	78
79	10640·9	17709·4	29160·3	17510·7	202209	79
80	8328·05	13806·0	22764·7	13705·3	164573	80
81	6424·85	10598·5	17509·9	10573·1	131292	81
82	4880·65	7999·67	13250·0	8032·0	102489	82
83	3646·75	5928·27	9851·25	6001·25	78201·1	83
84	2676·98	4305·87	7185·65	4405·85	58265·1	84
85	1928·36	3062·27	5136·75	3173·75	42360·1	85
86	1361·66	2135·85	3600·65	2240·85	30061·1	86
87	941·49	1466·23	2479·05	1549·15	20835·4	87
88	636·46	988·54	1673·21	1047·29	14097·3	88
89	419·54	651·63	1102·95	690·33	9292·72	89
90	268·47	416·99	705·89	441·65	5946·42	90
91	165·51	257·07	435·11	272·33	3665·82	91
92	97·10	150·82	255·27	159·77	2150·62	92
93	53·19	82·62	139·83	87·50	1178·03	93
94	26·45	41·09	69·54	43·50	585·79	94
95	11·44	17·77	30·07	18·80	253·27	95
96	4·00	6·21	10·51	6·56	88·49	96
97	1·00	1·55	2·63	1·63	22·10	97
98	·14	·22	·37	·22	3·08	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

3 PER CENT. TABLE 38. 3 PER CENT

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	21·408	·3672	·1836	16
17	21·133	·3753	·1877	17
18	20·864	·3833	·1916	18
19	20·595	·3912	·1956	19
20	20·331	·3990	·1995	20
21	20·071	·4067	·2034	21
22	19·811	·4144	·2072	22
23	19·553	·4220	·2110	23
24	19·292	·4297	·2149	24
25	19·026	·4376	·2188	25
26	18·756	·4456	·2228	26
27	18·478	·4538	·2269	27
28	18·193	·4622	·2311	28
29	17·902	·4708	·2354	29
30	17·603	·4797	·2398	30
31	17·300	·4886	·2443	31
32	16·992	·4977	·2489	32
33	16·679	·5070	·2535	33
34	16·362	·5164	·2582	34
35	16·041	·5259	·2629	35
36	15·716	·5354	·2677	36
37	15·387	·5452	·2726	37
38	15·055	·5550	·2775	38
39	14·720	·5649	·2824	39
40	14·382	·5749	·2874	40
41	14·042	·5849	·2925	41
42	13·700	·5950	·2975	42
43	13·355	·6052	·3026	43
44	13·007	·6155	·3078	44
45	12·654	·6260	·3130	45
46	12·297	·6365	·3182	46
47	11·934	·6472	·3236	47
48	11·568	·6581	·3290	48
49	11·199	·6690	·3345	49
50	10·828	·6799	·3400	50
51	10·461	·6908	·3454	51
52	10·097	·7015	·3508	52
53	9·740	·7121	·3561	53
54	9·389	·7225	·3612	54

TABLE 38.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	9·043	·7327	·3663	55
56	8·699	·7429	·3714	56
57	8·358	·7529	·3765	57
58	8·018	·7630	·3815	58
59	7·677	·7731	·3865	59
60	7·338	·7831	·3915	60
61	7·002	·7930	·3965	61
62	6·671	·8028	·4014	62
63	6·347	·8124	·4062	63
64	6·032	·8217	·4109	64
65	5·728	·8307	·4153	65
66	5·437	·8393	·4196	66
67	5·158	·8475	·4238	67
68	4·892	·8554	·4277	68
69	4·637	·8629	·4315	69
70	4·391	·8702	·4351	70
71	4·153	·8772	·4386	71
72	3·921	·8841	·4420	72
73	3·693	·8908	·4454	73
74	3·470	·8974	·4487	74
75	3·255	·9038	·4519	75
76	3·048	·9099	·4550	76
77	2·852	·9157	·4578	77
78	2·670	·9211	·4605	78
79	2·500	·9261	·4631	79
80	2·342	·9308	·4654	80
81	2·192	·9352	·4676	81
82	2·052	·9393	·4697	82
83	1·919	·9433	·4716	83
84	1·794	·9470	·4735	84
85	1·679	·9504	·4752	85
86	1·574	·9535	·4767	86
87	1·481	·9562	·4781	87
88	1·395	·9588	·4794	88
89	1·313	·9612	·4806	89
90	1·227	·9637	·4819	90
91	1·132	·9665	·4833	91
92	1·019	·9699	·4849	92
93	·890	·9737	·4868	93
94	·749	·9779	·4889	94
95	·604	·9822	·4911	95
96	·439	·9870	·4935	96
97	·363	·9893	·4946	97
98	·332	·9902	·4951	98
99	...	...	...	99
100	...	...	...	100

3 PER CENT. TABLE 39. 3 PER CENT.

AREA 3.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Area 3.—Rural.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
16	62316	1494083	24·473	·2766	16
17	60368	1433715	24·246	·2833	17
18	58470	1375245	24·018	·2901	18
19	56616	1318629	23·788	·2968	19
20	54806	1263823	23·557	·3037	20
21	53038	1210785	23·326	·3105	21
22	51314	1159471	23·092	·3174	22
23	49636	1109835	22·856	·3244	23
24	48008	1061827	22·615	·3315	24
25	46427	1015400	22·368	·3388	25
26	44896	970504	22·114	·3463	26
27	43414	927090	21·852	·3541	27
28	41976	885114	21·583	·3620	28
29	40579	844535	21·309	·3701	29
30	39220	805315	21·030	·3784	30
31	37899	767416	20·746	·3868	31
32	36612	730804	20·458	·3953	32
33	35359	695445	20·165	·4039	33
34	34140	661305	19·867	·4128	34
35	32953	628352	19·565	·4217	35
36	31800	596552	19·256	·4308	36
37	30679	565873	18·942	·4401	37
38	29590	536283	18·621	·4496	38
39	28529	507754	18·295	·4592	39
40	27497	480257	17·963	·4690	40
41	26492	453765	17·625	·4790	41
42	25514	428251	17·282	·4892	42
43	24560	403691	16·934	·4994	43
44	23629	380062	16·582	·5099	44
45	22721	357341	16·224	·5204	45
46	21836	335505	15·862	·5311	46
47	20974	314531	15·493	·5420	47
48	20134	294397	15·119	·5531	48
49	19315	275082	14·738	·5644	49
50	18513	256569	14·355	·5757	50
51	17726	238843	13·970	·5871	51
52	16953	221890	13·585	·5984	52
53	16190	205700	13·201	·6098	53
54	15439	190261	12·820	·6211	54

3 PER CENT. TABLE 39.—*continued.* 3 PER CENT.

AREA 3.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Area 3.—Urban.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
16	62316	1466621	24·032	·2896	16
17	60360	1406261	23·795	·2967	17
18	58447	1347814	23·558	·3036	18
19	56576	1291238	23·320	·3107	19
20	54747	1236491	23·083	·3177	20
21	52959	1183532	22·845	·3247	21
22	51214	1132318	22·607	·3318	22
23	49513	1082805	22·366	·3389	23
24	47858	1034947	22·123	·3461	24
25	46246	988701	21·877	·3533	25
26	44681	944020	21·625	·3608	26
27	43164	900856	21·368	·3684	27
28	41694	859162	21·104	·3762	28
29	40269	818893	20·833	·3842	29
30	38888	780005	20·555	·3924	30
31	37547	742458	20·271	·4008	31
32	36247	706211	19·980	·4094	32
33	34983	671228	19·684	·4182	33
34	33757	637471	19·381	·4271	34
35	32566	604905	19·072	·4363	35
36	31408	573497	18·757	·4456	36
37	30282	543215	18·436	·4550	37
38	29185	514030	18·110	·4647	38
39	28113	485917	17·781	·4744	39
40	27065	458852	17·451	·4842	40
41	26039	432813	17·119	·4940	41
42	25036	407777	16·785	·5039	42
43	24056	383721	16·448	·5138	43
44	23103	360618	16·106	·5239	44
45	22178	338440	15·757	·5342	45
46	21280	317160	15·401	·5448	46
47	20410	296750	15·036	·5555	47
48	19564	277186	14·664	·5666	48
49	18739	258447	14·288	·5777	49
50	17932	240515	13·909	·5889	50
51	17140	223375	13·528	·6001	51
52	16362	207013	13·148	·6114	52
53	15596	191417	12·769	·6226	53
54	14843	176574	12·392	·6337	54

TABLE 39.—*continued.*

Area 3.—Rural—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
55	14700	175561	12·439	·6323	55
56	13978	161583	12·056	·6436	56
57	13272	148311	11·671	·6550	57
58	12586	135725	11·280	·6666	58
59	11918	123807	10·883	·6783	59
60	11268	112539	10·483	·6901	60
61	10629	101910·4	10·083	·7020	61
62	9999·8	91910·6	9·686	·7137	62
63	9377·1	82533·5	9·296	·7252	63
64	8759·7	73773·8	8·916	·7365	64
65	8148·0	65625·8	8·548	·7473	65
66	7543·8	58082·0	8·192	·7578	66
67	6950·6	51131·4	7·850	·7680	67
68	6371·2	44760·2	7·518	·7778	68
69	5809·8	38950·4	7·196	·7873	69
70	5269·9	33680·5	6·883	·7966	70
71	4754·8	28925·7	6·575	·8056	71
72	4266·7	24659·0	6·271	·8146	72
73	3806·8	20852·2	5·968	·8236	73
74	3374·7	17477·5	5·669	·8324	74
75	2969·8	14507·7	5·374	·8412	75
76	2591·0	11916·7	5·087	·8496	76
77	2237·9	9678·8	4·812	·8578	77
78	1911·6	7767·2	4·549	·8655	78
79	1614·0	6153·2	4·297	·8730	79
80	1346·8	4806·4	4·053	·8802	80
81	1110·1	3696·29	3·813	·8873	81
82	902 65	2793·64	3·577	·8943	82
83	722·05	2071·59	3·350	·9010	83
84	565·94	1505·65	3·139	·9072	84
85	433·24	1072·41	2·952	·9127	85
86	324·18	748·23	2·783	·9177	86
87	237·48	510·75	2·624	·9224	87
88	170·35	340·40	2·469	·9270	88
89	119·66	220·74	2·314	·9316	89
90	82·34	138·40	2·149	·9364	90
91	55·38	83·02	1·965	·9419	91
92	36·16	46·86	1·759	·9480	92
93	22·59	24·27	1·533	·9547	93
94	13·19	11·08	1·291	·9618	94
95	6·90	4·18	1·045	·9691	95
96	3·04	1·14	·798	·9764	96
97	·97	·17	·591	·9825	97
98	·17	·00	·416	·9877	98
99	...	...	...	...	99
100	...	...	...	...	100

TABLE 39.—*continued.*

Area 3.—Urban—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
55	14102	162472	12·017	·6448	55
56	13376	149096	11·643	·6558	56
57	12663	136433	11·269	·6669	57
58	11965	124468	10·897	·6779	58
59	11283	113184·5	10·526	·6889	59
60	10616	102568·5	10·156	·6998	60
61	9965·8	92602·7	9·787	·7107	61
62	9331·7	83271·0	9·417	·7216	62
63	8714·3	74556·7	9·050	·7325	63
64	8113·5	66443·2	8·683	·7433	64
65	7529·0	58914·2	8·319	·7541	65
66	6959·9	51954·3	7·958	·7648	66
67	6405·8	45548·5	7·604	·7752	67
68	5866·2	39682·3	7·257	·7855	68
69	5342·1	34340·2	6·920	·7955	69
70	4834·7	29505·5	6·594	·8051	70
71	4346·6	25158·9	6·279	·8144	71
72	3880·0	21278·9	5·974	·8234	72
73	3438·3	17840·6	5·679	·8321	73
74	3023·6	14817·0	5·389	·8407	74
75	2637·1	12179·9	5·107	·8490	75
76	2279·1	9900·8	4·831	·8572	76
77	1949·7	7951·1	4·564	·8651	77
78	1648·1	6303·0	4·310	·8726	78
79	1374·4	4928·6	4·070	·8797	79
80	1128·9	3799·73	3·849	·8862	80
81	912·24	2887·49	3·647	·8922	81
82	724·90	2162·59	3·463	·8976	82
83	567·14	1595·45	3·292	·9027	83
84	437·78	1157·67	3·122	·9077	84
85	333·11	824·56	2·951	·9128	85
86	249·26	575·30	2·783	·9177	86
87	182·59	392·71	2·624	·9224	87
88	130·98	261·73	2·469	·9270	88
89	92·01	169·72	2·314	·9316	89
90	63·31	106·41	2·149	·9365	90
91	42·58	63·83	1·965	·9419	91
92	27·80	36·03	1·759	·9480	92
93	17·37	18·66	1·532	·9547	93
94	10·14	8·52	1·291	·9618	94
95	5·31	3·21	1·045	·9691	95
96	2·33	·88	·798	·9764	96
97	·75	·13	·590	·9825	97
98	·13	·00	·416	·9877	98
99	...	...	...	...	99
100	...	...	...	...	100

3 PER CENT. TABLE 40. 3 PER CENT.

WHOLE SOCIETY.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
16	62316	1485586	24·337	·2806	·01153	16
17	60380	1425206	24·101	·2876	·01193	17
18	58486	1366720	23·865	·2946	·01234	18
19	56636	1310084	23·629	·3015	·01276	19
20	54830	1255254	23·391	·3086	·01319	20
21	53065	1202189	23·152	·3157	·01364	21
22	51343	1150846	22·911	·3228	·01409	22
23	49664	1101182	22·670	·3299	·01455	23
24	48030	1053152	22·425	·3371	·01503	24
25	46440	1006712	22·175	·3445	·01554	25
26	44894	961818	21·921	·3520	·01606	26
27	43394	918424	21·662	·3597	·01661	27
28	41937	876487	21·397	·3675	·01718	28
29	40524	835963	21·126	·3755	·01778	29
30	39151	796812	20·849	·3837	·01840	30
31	37818	758994	20·567	·3921	·01907	31
32	36523	722471	20·278	·4006	·01976	32
33	35265	687206	19·984	·4093	·02048	33
34	34042	653164	19·684	·4182	·02124	34
35	32851	620313	19·380	·4271	·02204	35
36	31693	588620	19·069	·4363	·02288	36
37	30566	558054	18·754	·4457	·02376	37
38	29468	528586	18·435	·4551	·02469	38
39	28397	500189	18·111	·4647	·02566	39
40	27352	472837	17·784	·4743	·02667	40
41	26334	446503	17·452	·4841	·02774	41
42	25341	421162	17·117	·4940	·02886	42
43	24374	396788	16·776	·5041	·03005	43
44	23432	373356	16·431	·5143	·03131	44
45	22515	350841	16·079	·5247	·03263	45
46	21624	329217	15·722	·5353	·03404	46
47	20756	308461	15·358	·5460	·03556	47
48	19911	288550	14·988	·5570	·03716	48
49	19087	269463	14·613	·5681	·03887	49
50	18280	251183	14·237	·5792	·04068	50
51	17489	233694	13·858	·5904	·04260	51
52	16714	216980	13·478	·6016	·04464	52
53	15951	201029	13·099	·6128	·04679	53
54	15203	185826	12·719	·6240	·04907	54

TALE 40.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Premiums for Life Assurance. Annuity. $\bar{P}_x$	Age x
55	14470	171356	12·337	·6353	·05150	55
56	13753	157603	11·955	·6466	·05409	56
57	13052	144551	11·571	·6580	·05686	57
58	12366	132185	11·184	·6694	·05986	58
59	11695	120490	10·798	·6808	·06305	59
60	11037	109453	10·412	·6922	·06648	60
61	10390	99063	10·030	·7035	·07014	61
62	9752·8	89309·8	9·652	·7147	·07405	62
63	9126·4	80183·4	9·280	·7257	·07820	63
64	8510·6	71672·8	8·916	·7364	·08260	64
65	7907·2	63765·6	8·558	·7470	·08729	65
66	7318·1	56447·5	8·206	·7574	·09230	66
67	6745·7	49701·8	7·861	·7676	·09765	67
68	6191·4	43510·4	7·521	·7777	·10340	68
69	5656·4	37854·0	7·184	·7877	·10964	69
70	5141·7	32712·3	6·854	·7974	·11634	70
71	4647·6	28064·7	6·530	·8070	·12358	71
72	4174·7	23890·0	6·214	·8163	·13137	72
73	3724·1	20165·9	5·905	·8254	·13979	73
74	3296·5	16869·4	5·607	·8343	·14879	74
75	2892·7	13976·7	5·321	·8427	·15838	75
76	2514·1	11462·6	5·047	·8508	·16858	76
77	2162·4	9300·2	4·788	·8585	·17930	77
78	1838·7	7461·5	4·544	·8657	·19051	78
79	1544·7	5916·8	4·315	·8725	·20219	79
80	1281·0	4635·8	4·103	·8787	·21416	80
81	1048·1	3587·7	3·906	·8845	·22646	81
82	845·71	2742·00	3·724	·8899	·23897	82
83	672·79	2069·21	3·556	·8949	·25166	83
84	527·80	1541·41	3·399	·8995	·26465	84
85	408·33	1133·08	3·253	·9038	·27785	85
86	311·52	821·56	3·114	·9080	·29157	86
87	234·35	587·21	2·982	·9118	·30579	87
88	173·75	413·46	2·854	·9156	·32083	88
89	126·91	286·55	2·731	·9193	·33661	89
90	91·19	195·36	2·614	·9227	·35300	90
91	64·56	130·80	2·497	·9262	·37092	91
92	44·95	85·85	2·379	·9297	·39079	92
93	30·84	55·01	2·251	·9335	·41469	93
94	20·81	34·20	2·109	·9377	·44460	94
95	13·81	20·39	1·942	·9426	·48538	95
96	8·96	11·43	1·739	·9486	·54548	96
97	5·57	5·86	1·511	·9553	·63225	97
98	3·31	2·55	1·223	·9639	·78810	98
99	1·77	·78	·883	·9739	1·10294	99
100	·78	·00	·416	·9876	2·37428	100

3 PER CENT. TABLE 41. 3 PER CENT.

WHOLE SOCIETY.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	22·05	4·72	4·48	4·80	17·49	53·54	16
17	21·82	4·82	4·61	4·95	18·05	54·24	17
18	21·61	4·92	4·73	5·11	18·63	55·00	18
19	21·45	5·01	4·86	5·27	19·24	55·83	19
20	21·33	5·11	4·98	5·44	19·87	56·73	20
21	21·27	5·20	5·11	5·60	20·53	57·70	21
22	21·24	5·29	5·23	5·76	21·21	58·73	22
23	21·24	5·39	5·35	5·93	21·91	59·81	23
24	21·25	5·48	5·48	6·09	22·63	60·93	24
25	21·27	5·57	5·61	6·26	23·37	62·09	25
26	21·30	5·67	5·74	6·44	24·14	63·29	26
27	21·32	5·77	5·88	6·62	24·92	64·51	27
28	21·35	5·87	6·02	6·80	25·73	65·78	28
29	21·39	5·98	6·16	6·99	26·57	67·09	29
30	21·42	6·09	6·31	7·19	27·44	68·45	30
31	21·45	6·20	6·46	7·40	28·33	69·83	31
32	21·47	6·31	6·62	7·60	29·26	71·26	32
33	21·50	6·42	6·78	7·81	30·22	72·72	33
34	21·52	6·53	6·94	8·03	31·20	74·22	34
35	21·53	6·65	7·11	8·25	32·21	75·76	35
36	21·54	6·76	7·28	8·49	33·26	77·33	36
37	21·55	6·88	7·45	8·73	34·34	78·95	37
38	21·55	7·00	7·63	8·98	35·45	80·61	38
39	21·54	7·12	7·80	9·24	36·60	82·31	39
40	21·53	7·24	7·99	9·50	37·79	84·04	40
41	21·50	7·36	8·17	9·77	39·02	85·81	41
42	21·46	7·48	8·36	10·04	40·29	87·63	42
43	21·42	7·60	8·55	10·32	41·60	89·50	43
44	21·36	7·72	8·74	10·61	42·97	91·41	44
45	21·29	7·84	8·94	10·92	44·38	93·38	45
46	21·22	7·96	9·14	11·23	45·85	95·40	46
47	21·12	8·08	9·35	11·56	47·37	97·47	47
48	21·01	8·20	9·55	11·88	48·94	99·58	48
49	20·89	8·31	9·76	12·23	50·56	101·74	49
50	20·75	8·41	9·97	12·57	52·24	103·95	50
51	20·59	8·52	10·19	12·94	53·98	106·22	51
52	20·41	8·62	10·41	13·32	55·78	108·54	52
53	20·22	8·71	10·63	13·69	57·65	110·91	53
54	20·02	8·81	10·86	14·09	59·57	113·34	54

TABLE 41.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	19·79	8·89	11·07	14·50	61·56	115·82	55
56	19·54	8·96	11·29	14·91	63 63	118·33	56
57	19·25	9·03	11·49	15·32	65·78	120·87	57
58	18·94	9·08	11·68	15·75	68 01	123·45	58
59	18·59	9·11	11·85	16·15	70·35	126·05	59
60	18·22	9·12	12·01	16·55	72·79	128·68	60
61	17·82	9·12	12·14	16·93	75·34	131·34	61
62	17·39	9·09	12·25	17·29	77·98	133·99	62
63	16·92	9·04	12·33	17·63	80·70	136·62	63
64	16·42	8·98	12·38	17·92	83·47	139·18	64
65	15·89	8·89	12·41	18·17	86·27	141·64	65
66	15·32	8·78	12·41	18 38	89·06	143·96	66
67	14·71	8·65	12·36	18·54	91·82	146·09	67
68	14·06	8·48	12·27	18·62	94·51	147·94	68
69	13·38	8·26	12·11	18·62	97·08	149·45	69
70	12·67	8·01	11·88	18·52	99·47	150·54	70
71	11·94	7·71	11·58	18·28	101·63	151·15	71
72	11·22	7·39	11·21	17·95	103·52	151·29	72
73	10·50	7·05	10·79	17·51	105·09	150·95	73
74	9·80	6·70	10·33	16·96	106·34	150·13	74
75	9·11	6·35	9·83	16·33	107·25	148·86	75
76	8·43	5·99	9·30	15·62	107·85	147·19	76
77	7·78	5·63	8·76	14·83	108·14	145·13	77
78	7·15	5·26	8·21	13·99	108·12	142·73	78
79	6·55	4·89	7·67	13·15	107·79	140·05	79
80	5·99	4·54	7·14	12·31	107·12	137·10	80
81	5·49	4·20	6·64	11·48	106·12	133·92	81
82	5·02	3·88	6·18	10·69	104·76	130·53	82
83	4·60	3·58	5·77	9·94	103·10	126·99	83
84	4·21	3·32	5·40	9·24	101·18	123·35	84
85	3·85	3·09	5·07	8·63	99·03	119·67	85
86	3·53	2·89	4·78	8·11	96·71	116·02	86
87	3·26	2·75	4·52	7·69	94·23	112·45	87
88	3·05	2·63	4·33	7·32	91·68	109·00	88
89	2·92	2·51	4·15	7·00	89·00	105·58	89
90	2·80	2·41	3·97	6·71	86·29	102·18	90
91	2·67	2·30	3·79	6·42	83·11	98·30	91
92	2·55	2 20	3·62	6·12	79·28	93·77	92
93	2·42	2·08	3·43	5·80	75·11	88·84	93
94	2·27	1·95	3·22	5·44	70·48	83·36	94
95	2·09	1·80	2·97	5·01	64·97	76·84	95
96	1·88	1·62	2·66	4·51	58·35	69·02	96
97	1·64	1·41	2·33	3·94	50·96	60·27	97
98	1·34	1·15	1·90	3·22	41·65	49·26	98
99	1·00	·85	1·41	2·38	30·82	36·45	99
100	·52	·45	·74	1·24	16·26	19·22	100

3 PER CENT. TABLE 42. 3 PER CENT.

WHOLE SOCIETY.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
16	1374333	1668569	1947944	298992	1089698	16
17	1317288	1608210	1886297	298992	1089698	17
18	1263865	1551399	1828060	298992	1089698	18
19	1214657	1498565	1773615	298646	1089698	19
20	1169687	1449750	1722849	297978	1089642	20
21	1128530	1404548	1675435	297008	1089426	21
22	1090478	1362268	1630754	295756	1088956	22
23	1054727	1322174	1588084	294292	1088148	23
24	1020588	1283738	1547010	292583	1086976	24
25	987765	1246617	1507197	290835	1085418	25
26	956031	1210636	1468523	289008	1083546	26
27	925312	1175768	1430918	287199	1081427	27
28	895578	1141939	1394359	285321	1079166	28
29	866680	1109001	1358742	283424	1076775	29
30	838560	1076858	1323930	281511	1074266	30
31	811125	1045421	1289838	279510	1071611	31
32	784292	1014612	1256390	277466	1068712	32
33	758057	984394	1223480	275384	1065554	33
34	732418	954770	1191119	273307	1062054	34
35	707337	925710	1159250	271233	1058242	35
36	682782	897154	1127822	269135	1054080	36
37	658722	869048	1096790	266958	1049566	37
38	635073	841347	1066058	264706	1044675	38
39	611786	813952	1035568	262305	1039381	39
40	588821	786862	1005273	259798	1033639	40
41	566196	760051	975161	257194	1027467	41
42	543928	733521	945273	254456	1020931	42
43	522032	707326	915648	251647	1014047	43
44	500547	681491	886325	248755	1006853	44
45	479462	656019	857316	245815	999342	45
46	458765	630909	828587	242836	991465	46
47	438427	606122	800093	239806	983181	47
48	418402	581584	771754	236674	974419	48
49	398673	557235	743525	233399	965062	49
50	379227	533045	715356	229944	955012	50
51	360059	509013	687247	226315	944122	51
52	341183	485196	659190	222485	932308	52
53	322617	461585	631203	218452	919506	53
54	304349	438209	603249	214215	905677	54

TABLE 42.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24,Al}$	Age x
55	286371	415010	575274	209765	890859	55
56	268666	391972	547227	205067	875101	56
57	251261	369100	519076	200056	858486	57
58	234173	346409	490845	194682	841029	58
59	217432	323943	462558	188909	822688	59
60	201071	301742	434243	182671	803327	60
61	185114	279819	405927	175934	782711	61
62	169559	258204	377637	168675	760532	62
63	154433	236964	349471	160862	736499	63
64	139783	216187	321572	152514	710407	64
65	125662	195969	294101	143718	682156	65
66	112133	176414	267210	134550	651781	66
67	99250·2	157585	240994	125075	619401	67
68	87070·2	139547	215521	115325	585142	68
69	75667·2	122401	190921	105336	549109	69
70	65124·2	106289	167395	95177	511441	70
71	55497·4	91345·1	145177	84988	472347	71
72	46826·6	77688·1	124511	74938	432162	72
73	39107·3	65375·1	105568	65197	391368	73
74	32299·3	54397·1	88437·5	55922·5	350528	74
75	26347·2	44709·9	73135·5	47236·5	310252	75
76	21201·9	36256·1	59639·5	39252·5	271156	76
77	16817·5	28979·8	47918·5	32062·5	233835	77
78	13140·4	22810·7	37908·5	25735·5	198803	78
79	10117·5	17677·4	29519·1	20305·9	166493	79
80	7679·26	13490·9	22636·2	15758·8	137223	80
81	5748·76	10147·5	17107·7	12033·3	111217	81
82	4246·36	7524·68	12752·8	9042·5	88594·7	82
83	3093·36	5505·28	9385·46	6686·74	69366·7	83
84	2220·81	3973·48	6824·16	4878·04	53402·7	84
85	1571·83	2831·58	4903·36	3521·84	40437·7	85
86	1099·06	1999·20	3488·66	2526·54	30126·7	86
87	763·21	1406·75	2466·36	1802·74	22083·8	87
88	530·06	986·27	1738·40	1271·80	15928·6	88
89	370·76	689·87	1215·96	889·54	11294·8	89
90	255·22	474·89	837·03	612·34	7868·44	90
91	172·72	321·38	566·45	414·42	5365·64	91
92	114·72	213·45	376·22	275·25	3563·74	92
93	74·58	138·76	244·57	178·90	2316·74	93
94	47·23	87·86	154·86	113·30	1466·95	94
95	28·90	53·75	94·73	69·32	897·40	95
96	16·84	31·32	55·19	40·39	522·88	96
97	9·15	17·01	29·97	21·93	283·96	97
98	4·45	8·26	14·56	10·65	137·94	98
99	1·76	3·26	5·75	4·21	54·50	99
100	·41	·76	1·34	·97	12·69	100

3 PER CENT. TABLE 43. 3 PER CENT

WHOLE SOCIETY.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	21·586	·3619	·1810	16
17	21·306	·3702	·1851	17
18	21·030	·3784	·1892	18
19	20·754	·3865	·1933	19
20	20·481	·3946	·1973	20
21	20·211	·4026	·2013	21
22	19·942	·4105	·2053	22
23	19·674	·4185	·2092	23
24	19·404	·4264	·2132	24
25	19·132	·4345	·2172	25
26	18·856	·4426	·2213	26
27	18·576	·4509	·2255	27
28	18·290	·4594	·2297	28
29	17·998	·4680	·2340	29
30	17·700	·4768	·2384	30
31	17·398	·4857	·2429	31
32	17·089	·4949	·2474	32
33	16·776	·5041	·2521	33
34	16·459	·5135	·2567	34
35	16·138	·5230	·2615	35
36	15·812	·5326	·2663	36
37	15·483	·5423	·2712	37
38	15·151	·5522	·2761	38
39	14·818	·5620	·2810	39
40	14·483	·5719	·2859	40
41	14·146	·5819	·2909	41
42	13·808	·5918	·2959	42
43	13·465	·6020	·3010	43
44	13·121	·6122	·3061	44
45	12·771	·6225	·3113	45
46	12·417	·6330	·3165	46
47	12·057	·6436	·3218	47
48	11·693	·6544	·3272	48
49	11·327	·6652	·3326	49
50	10·960	·6760	·3380	50
51	10·596	·6868	·3434	51
52	10·231	·6976	·3488	52
53	9·873	·7082	·3541	53
54	9·518	·7187	·3593	54

TABLE 43.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	9·165	·7291	·3645	55
56	8·813	·7395	·3698	56
57	8·462	·7499	·3749	57
58	8·112	·7602	·3801	58
59	7·764	·7705	·3852	59
60	7·418	·7807	·3904	60
61	7·080	·7907	·3954	61
62	6·750	·8005	·4002	62
63	6·431	·8099	·4050	63
64	6·122	·8190	·4095	64
65	5·824	·8279	·4139	65
66	5·536	·8364	·4182	66
67	5·255	·8447	·4223	67
68	4·983	·8527	·4264	68
69	4·715	·8606	·4303	69
70	4·454	·8683	·4342	70
71	4·201	·8758	·4379	71
72	3·955	·8831	·4415	72
73	3·718	·8901	·4451	73
74	3·492	·8968	·4484	74
75	3·275	·9032	·4516	75
76	3·072	·9092	·4546	76
77	2·881	·9148	·4574	77
78	2·704	·9201	·4600	78
79	2·541	·9249	·4624	79
80	2·392	·9293	·4646	80
81	2·255	·9333	·4667	81
82	2·131	·9370	·4685	82
83	2·022	·9402	·4701	83
84	1·920	·9432	·4716	84
85	1·827	·9460	·4730	85
86	1·742	·9485	·4743	86
87	1·660	·9509	·4755	87
88	1·584	·9532	·4766	88
89	1·512	·9553	·4777	89
90	1·447	·9572	·4786	90
91	1·383	·9591	·4796	91
92	1·326	·9608	·4804	92
93	1·265	·9626	·4813	93
94	1·200	·9645	·4823	94
95	1·121	·9669	·4834	95
96	1·019	·9699	·4849	96
97	·909	·9731	·4866	97
98	·760	·9775	·4887	98
99	·600	·9823	·4912	99
100	·332	·9902	·4951	100

3 PER CENT. TABLE 44. 3 PER CENT.

ALL AREAS.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

All Areas.—Rural.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
16	62316	1502549	24·609	·2726	16
17	60384	1442165	24·380	·2794	17
18	58495	1383670	24·151	·2861	18
19	56653	1327017	23·921	·2929	19
20	54855	1272162	23·688	·2998	20
21	53101	1219061	23·454	·3067	21
22	51389	1167672	23·219	·3137	22
23	49720	1117952	22·982	·3207	23
24	48096	1069856	22·741	·3278	24
25	46515	1023341	22·497	·3350	25
26	44979	978362	22·249	·3423	26
27	43489	934873	21·994	·3499	27
28	42042	892831	21·734	·3576	28
29	40636	852195	21·469	·3654	29
30	39271	812924	21·197	·3734	30
31	37945	774979	20·920	·3816	31
32	36657	738322	20·638	·3900	32
33	35405	702917	20·351	·3985	33
34	34188	668729	20·058	·4071	34
35	33004	635725	19·759	·4159	35
36	31854	603871	19·454	·4250	36
37	30735	573136	19·144	·4341	37
38	29648	543488	18·828	·4435	38
39	28590	514898	18·507	·4529	39
40	27559	487339	18·180	·4626	40
41	26556	460783	17·849	·4724	41
42	25579	435204	17·511	·4824	42
43	24627	410577	17·169	·4925	43
44	23698	386879	16·822	·5028	44
45	22794	364085	16·470	·5132	45
46	21912	342173	16·113	·5237	46
47	21052	321121	15·751	·5344	47
48	20213	300908	15·384	·5453	48
49	19395	281513	15·012	·5563	49
50	18594	262919	14·636	·5674	50
51	17810	245109	14·259	·5785	51
52	17041	228068	13·879	·5898	52
53	16287	211781	13·499	·6010	53
54	15547	196234	13·118	·6122	54

3 PER CENT. TABLE 44.—*continued.* 3 PER CENT.

ALL AREAS.—RURAL AND URBAN (SEPARATED).

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

All Areas.—Urban.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
16	62316	1466236	24·026	·2898	16
17	60371	1405865	23·784	·2970	17
18	58474	1347391	23·540	·3042	18
19	56620	1290771	23·294	·3115	19
20	54808	1235963	23·048	·3187	20
21	53035	1182928	22·802	·3260	21
22	51301	1131627	22·555	·3333	22
23	49610	1082017	22·307	·3406	23
24	47963	1034054	22·056	·3481	24
25	46361	987693	21·801	·3556	25
26	44803	942890	21·542	·3632	26
27	43291	899599	21·277	·3711	27
28	41823	857776	21·007	·3791	28
29	40397	817379	20·730	·3872	29
30	39014	778365	20·448	·3956	30
31	37672	740693	20·159	·4041	31
32	36368	704325	19·863	·4129	32
33	35101	669224	19·563	·4217	33
34	33870	635354	19·256	·4308	34
35	32671	602683	18·944	·4400	35
36	31503	571180	18·628	·4494	36
37	30363	540817	18·308	·4588	37
38	29252	511565	17·985	·4684	38
39	28164	483401	17·661	·4780	39
40	27102	456299	17·333	·4877	40
41	26065	430234	17·003	·4974	41
42	25052	405182	16·670	·5073	42
43	24066	381116	16·333	·5172	43
44	23108	358008	15·990	·5273	44
45	22178	335830	15·639	·5377	46
46	21276	314554	15·281	·5483	45
47	20401	294153	14·914	·5592	47
48	19551	274602	14·542	·5702	48
49	18721	255881	14·164	·5813	49
50	17910	237971	13·783	·5926	50
51	17114	220857	13·401	·6039	51
52	16332	204525	13·019	·6152	52
53	15564	188961	12·637	·6265	53
54	14809	174152	12·256	·6377	54

TABLE 44.—*continued.*

All Areas.—Rural—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
55	14822	181412	12·735	·6236	55
56	14115	167297	12·349	·6350	56
57	13424	153873	11·959	·6465	57
58	12751	141122	11·564	·6582	58
59	12093	129029	11·166	·6699	59
60	11448	117581	10·766	·6818	60
61	10813	106768	10·369	·6935	61
62	10185	96582·6	9·978	·7051	62
63	9562·2	87020·4	9·595	·7164	63
64	8946·0	78074·4	9·221	·7274	64
65	8338·0	69736·4	8·858	·7382	65
66	7740·7	61995·7	8·503	·7487	66
67	7157·5	54838·2	8·155	·7589	67
68	6590·4	48247·8	7·814	·7690	68
69	6041·7	42206·1	7·479	·7789	69
70	5512·8	36693·3	7·148	·7887	70
71	5004·8	31688·5	6·823	·7983	71
72	4518·6	27169·9	6·504	·8078	72
73	4054·4	23115·5	6·192	·8170	73
74	3612·9	19502·6	5·888	·8259	74
75	3194·4	16308·2	5·594	·8347	75
76	2800·0	13508·2	5·313	·8429	76
77	2431·2	11077·0	5·044	·8509	77
78	2090·0	8987·0	4·787	·8585	78
79	1777·7	7209·3	4·541	·8658	79
80	1494·9	5714·4	4·307	·8727	80
81	1241·7	4472·7	4·086	·8792	81
82	1017·5	3455·25	3·879	·8853	82
83	821·64	2633·61	3·687	·8910	83
84	653·40	1980·21	3·511	·8962	84
85	511·60	1468·61	3·350	·9010	85
86	394·53	1074·08	3·200	·9054	86
87	299·77	774·31	3·059	·9096	87
88	224·48	549·83	2·924	·9136	88
89	165·63	384·20	2·794	·9174	89
90	120·36	263·84	2·665	·9212	90
91	86·10	177·74	2·535	·9251	91
92	60·58	117·16	2·404	·9289	92
93	41·89	75·27	2·266	·9330	93
94	28·44	46·83	2·113	·9375	94
95	18·92	27·91	1·940	·9427	95
96	12·26	15·65	1·739	·9486	96
97	7·66	7·99	1·502	·9556	97
98	4·51	3·48	1·224	·9638	98
99	2·40	1·08	·892	·9736	99
100	1·08	·00	·416	·9877	100

TABLE 44.—*continued.*

All Areas.—Urban—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Life Assurance Single Premium. $\bar{A}_x$	Age x
55	14067	160085	11·876	·6490	55
56	13340	146745	11·495	·6602	56
57	12626	134119	11·117	·6714	57
58	11926	122193	10·741	·6825	58
59	11240	110953	10·366	·6936	59
60	10567	100385·8	9·996	·7045	60
61	9906·5	90479·3	9·627	·7154	61
62	9260·8	81218·5	9·264	·7262	62
63	8630·6	72587·9	8·905	·7368	63
64	8016·4	64571·5	8·549	·7473	64
65	7419·4	57152·1	8·196	·7577	65
66	6840·8	50311·3	7·848	·7680	66
67	6281·6	44029·7	7·502	·7783	67
68	5741·8	38287·9	7·160	·7884	68
69	5222·3	33065·6	6·824	·7983	69
70	4722·8	28342·8	6·492	·8081	70
71	4243·9	24098·9	6·170	·8176	71
72	3785·9	20313·0	5·855	·8269	72
73	3350·3	16962·7	5·552	·8359	73
74	2938·6	14024·1	5·260	·8445	74
75	2552·3	11471·8	4·983	·8527	75
76	2192·9	9278·9	4·719	·8605	76
77	1862·0	7416·9	4·469	·8679	77
78	1560·7	5856·2	4·237	·8748	78
79	1289·8	4566·4	4·025	·8810	79
80	1049·7	3516·70	3·832	·8867	80
81	840·79	2675·91	3·664	·8917	81
82	662·86	2013·05	3·516	·8961	82
83	514·85	1498·20	3·388	·8998	83
84	394·58	1103·62	3·274	·9032	84
85	299·06	804·56	3·166	·9064	85
86	224·47	580·09	3·060	·9096	86
87	166·94	413·15	2·950	·9128	87
88	122·94	290·21	2·835	·9162	88
89	89·51	200·70	2·715	·9197	89
90	64·21	136·49	2·597	·9232	90
91	45·33	91·16	2·481	·9267	91
92	31·48	59·68	2·365	·9301	92
93	21·52	38·16	2·242	·9337	93
94	14·47	23·69	2·105	·9378	94
95	9·57	14·12	1·941	·9426	95
96	6·20	7·92	1·740	·9486	96
97	3·87	4·05	1·504	·9555	97
98	2·28	1·77	1·229	·9637	98
99	1·22	·55	·898	·9734	99
100	·55	·00	·416	·9877	100

$3\frac{1}{4}$ PER CENT. TABLE 45. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCES.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Premiums for Life Assurance. Annual. $\bar{P}_x$	Age x
16	59946	1383569	23·578	·2459	·01043	16
17	57952	1325617	23·371	·2525	·01081	17
18	56016	1269601	23·162	·2592	·01119	18
19	54131	1215470	22·952	·2659	·01159	19
20	52297	1163173	22·739	·2727	·01199	20
21	50510	1112663	22·526	·2796	·01241	21
22	48770	1063893	22·312	·2864	·01284	22
23	47075	1016818	22·097	·2933	·01328	23
24	45427	971391	21·881	·3002	·01372	24
25	43824	927567	21·663	·3071	·01418	25
26	42268	885299	21·442	·3142	·01466	26
27	40758	844541	21·218	·3214	·01514	27
28	39294	805247	20·990	·3287	·01566	28
29	37877	767370	20·757	·3361	·01620	29
30	36506	730864	20·517	·3438	·01676	30
31	35180	695684	20·272	·3516	·01735	31
32	33898	661786	20·020	·3597	·01797	32
33	32660	629126	19·760	·3680	·01862	33
34	31461	597665	19·494	·3765	·01932	34
35	30300	567365	19·222	·3852	·02004	35
36	29174	538191	18·945	·3941	·02080	36
37	28081	510110	18·662	·4031	·02160	37
38	27020	483090	18·376	·4123	·02243	38
39	25989	457101	18·085	·4216	·02331	39
40	24987	432114	17·790	·4310	·02423	40
41	24015	408099	17·491	·4406	·02519	41
42	23071	385028	17·186	·4503	·02620	42
43	22156	362872	16·875	·4603	·02727	43
44	21269	341603	16·558	·4704	·02841	44
45	20409	321194	16·234	·4808	·02961	45
46	19577	301617	15·904	·4913	·03089	46
47	18769	282848	15·567	·5021	·03225	47
48	17985	264863	15·223	·5131	·03371	48
49	17222	247641	14·875	·5243	·03524	49
50	16478	231163	14·524	·5355	·03687	50
51	15751	215412	14·172	·5467	·03858	51
52	15041	200371	13·817	·5581	·04039	52
53	14347	186024	13·462	·5694	·04230	53
54	13670	172354	13·104	·5809	·04433	54

TABLE 45.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	13011	159343	12·742	·5925	·04650	55
56	12370	146973	12·377	·6042	·04881	56
57	11747	135226	12·008	·6159	·05129	57
58	11141	124085	11·634	·6279	·05397	58
59	10551	113534	11·255	·6400	·05687	59
60	9974·0	103560·2	10·878	·6521	·05995	60
61	9407·4	94152·8	10·503	·6641	·06323	61
62	8849·7	85303·1	10·134	·6759	·06669	62
63	8301·2	77001·9	9·771	·6875	·07036	63
64	7762·5	69239·4	9·414	·6989	·07424	64
65	7235·9	62003·5	9·063	·7101	·07836	65
66	6723·6	55279·9	8·716	·7212	·08275	66
67	6227·9	49052·0	8·370	·7323	·08749	67
68	5749·6	43302·4	8·024	·7434	·09264	68
69	5289·0	38013·4	7·680	·7544	·09823	69
70	4845·0	33168·4	7·339	·7653	·10428	70
71	4416·8	28751·6	7·002	·7761	·11083	71
72	4003·9	24747·7	6·673	·7866	·11787	72
73	3606·0	21141·7	6·354	·7968	·12540	73
74	3224·2	17917·5	6·047	·8066	·13339	74
75	2859·6	15057·9	5·756	·8159	·14175	75
76	2514·3	12543·6	5·478	·8248	·15057	76
77	2190·5	10353·1	5·214	·8332	·15981	77
78	1890·0	8463·1	4·965	·8412	·16943	78
79	1614·0	6849·1	4·730	·8487	·17943	79
80	1363·0	5486·1	4·511	·8557	·18970	80
81	1137·5	4348·6	4·307	·8622	·20020	81
82	937·54	3411·08	4·121	·8682	·21068	82
83	762·80	2648·28	3·954	·8735	·22092	83
84	612·67	2035·61	3·804	·8783	·23090	84
85	486·26	1549·35	3·666	·8828	·24080	85
86	381·82	1167·53	3·538	·8868	·25066	86
87	296·91	870·62	3·411	·8909	·26119	87
88	228·89	641·73	3·282	·8950	·27271	88
89	174·95	466·78	3·145	·8994	·28598	89
90	132·51	334·27	3·000	·9041	·30135	90
91	99·32	234·95	2·841	·9091	·32001	91
92	73·46	161·49	2·672	·9145	·34227	92
93	53·53	107·96	2·490	·9204	·36962	93
94	38·24	69·72	2·294	·9266	·40394	94
95	26·73	42·99	2·077	·9336	·44948	95
96	18·14	24·85	1·836	·9413	·51268	96
97	11·82	13·03	1·564	·9500	·60740	97
98	7·23	5·80	1·259	·9597	·76230	98
99	4·00	1·80	·894	·9714	1·08658	99
100	1·80	·00	·416	·9867	2·37188	100

$3\frac{1}{4}$ PER CENT. TABLE 46. $3\frac{1}{4}$ PER CENT.

AREA I.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	19·65	4·23	4·10	4·43	16·67	49·07	16
17	19·50	4·32	4·22	4·58	17·24	49·86	17
18	19·36	4·42	4·34	4·74	17·84	50·70	18
19	19·25	4·52	4·47	4·90	18·46	51·61	19
20	19·18	4·62	4·60	5·07	19·11	52·57	20
21	19·15	4·72	4·73	5·23	19·78	53·60	21
22	19·15	4·81	4·85	5·40	20·47	54·69	22
23	19·18	4·91	4·98	5·57	21·19	55·83	23
24	19·23	5·01	5·11	5·74	21·94	57·02	24
25	19·28	5·11	5·24	5·91	22·71	58·26	25
26	19·35	5·22	5·38	6·09	23·51	59·54	26
27	19·42	5·32	5·52	6·28	24·33	60·88	27
28	19·50	5·43	5·66	6·48	25·19	62·26	28
29	19·58	5·55	5·81	6·68	26·07	63·69	29
30	19·66	5·67	5·97	6·88	26·99	65·17	30
31	19·74	5·79	6·12	7·09	27·94	66·69	31
32	19·81	5·92	6·29	7·31	28·93	68·25	32
33	19·89	6·04	6·45	7·53	29·94	69·86	33
34	19·97	6·17	6·62	7·76	30·99	71·51	34
35	20·04	6·30	6·80	8·00	32·07	73·21	35
36	20·12	6·43	6·98	8·25	33·18	74·96	36
37	20·19	6·56	7·16	8·51	34·34	76·77	37
38	20·26	6·70	7·35	8·77	35·54	78·62	38
39	20·32	6·83	7·55	9·05	36·78	80·53	39
40	20·38	6·97	7·75	9·33	38·06	82·49	40
41	20·43	7·10	7·95	9·62	39·39	84·49	41
42	20·46	7·24	8·15	9·92	40·76	86·54	42
43	20·49	7·38	8·36	10·23	42·18	88·64	43
44	20·50	7·52	8·58	10·55	43·66	90·80	44
45	20·51	7·65	8·79	10·88	45·18	93·01	45
46	20·51	7·79	9·02	11·22	46·76	95·29	46
47	20·49	7·94	9·25	11·57	48·40	97·64	47
48	20·46	8·08	9·48	11·93	50·10	100·05	48
49	20·42	8·21	9·72	12·31	51·88	102·54	49
50	20·35	8·35	9·97	12·70	53·72	105·09	50
51	20·28	8·48	10·22	13·10	55·64	107·71	51
52	20·18	8·60	10·47	13·52	57·62	110·40	52
53	20·07	8·73	10·73	13·95	59·66	113·14	53
54	19·94	8·84	10·98	14·38	61·77	115·92	54

TABLE 46.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	19·79	8·95	11·24	14·82	63·94	118·74	55
56	19·61	9·06	11·48	15·27	66·18	121·60	56
57	19·40	9·15	11·72	15·72	68·49	124·47	57
58	19·16	9·23	11·94	16·16	70·89	127·38	58
59	18·89	9·30	12·14	16·59	73·40	130·32	59
60	18·59	9·35	12·34	17·03	76·03	133·33	60
61	18·26	9·39	12·52	17·45	78·78	136·39	61
62	17·89	9·41	12·68	17·86	81·67	139·51	62
63	17·50	9·41	12·82	18·27	84·66	142·65	63
64	17·08	9·38	12·94	18·63	87·72	145·75	64
65	16·61	9·33	13·03	18·98	90·82	148·76	65
66	16·09	9·26	13·08	19·27	93·90	151·60	66
67	15·53	9·14	13·08	19·51	96·93	154·19	67
68	14·90	8·98	13·03	19·67	99·87	156·45	68
69	14·22	8·78	12·90	19·72	102·67	158·29	69
70	13·51	8·53	12·68	19·64	105·30	159·67	70
71	12·78	8·24	12·40	19·43	107·71	160·56	71
72	12·05	7·93	12·04	19·10	109·88	161·00	72
73	11·32	7·59	11·63	18·65	111·80	161·00	73
74	10·61	7·24	11·19	18·11	113·43	160·58	74
75	9·91	6·89	10·71	17·49	114·76	159·76	75
76	9·22	6·52	10·20	16·79	115·78	158·51	76
77	8·54	6·15	9·65	16·03	116·48	156·85	77
78	7·88	5·77	9·08	15·21	116·82	154·76	78
79	7·25	5·38	8·47	14·36	116·82	152·29	79
80	6·67	5·00	7·88	13·51	116·46	149·51	80
81	6·13	4·63	7·32	12·63	115·74	146·45	81
82	5·64	4·29	6·82	11·81	114·66	143·22	82
83	5·19	3·98	6·40	11·02	113·31	139·90	83
84	4·79	3·71	6·06	10·33	111·78	136·66	84
85	4·41	3·49	5·77	9·70	110·11	133·48	85
86	4·07	3·30	5·52	9·16	108·25	130·30	86
87	3·78	3·14	5·30	8·70	106·09	127·01	87
88	3·55	3·00	5·09	8·31	103·40	123·35	88
89	3·41	2·88	4·88	7·97	99·98	119·11	89
90	3·25	2·74	4·65	7·61	95·90	114·16	90
91	3·08	2·60	4·41	7·21	91·15	108·45	91
92	2·90	2·45	4·15	6·79	85·81	102·10	92
93	2·71	2·28	3·88	6·33	80·02	95·21	93
94	2·50	2·11	3·57	5·84	73·85	87·87	94
95	2·26	1·91	3·24	5·30	66·98	79·70	95
96	2·01	1·69	2·87	4·69	59·37	70·64	96
97	1·72	1·45	2·46	4·02	50·85	60·49	97
98	1·40	1·18	2·00	3·27	41·30	49·14	98
99	1·01	·86	1·45	2·37	30·00	35·69	99
100	·53	·45	·76	1·24	15·69	18·67	100

$3\frac{1}{4}$ PER CENT. TABLE 47. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|Au}$	Age x
16	1177868	1431253	1676771	265548	999150	16
17	1129773	1380329	1624844	265548	999150	17
18	1084421	1332128	1575503	265548	999150	18
19	1042242	1286976	1529029	265327	999150	19
20	1003295	1244890	1485401	264848	999150	20
21	967420	1205675	1444387	264179	998945	21
22	934167	1168898	1405575	263236	998498	22
23	902975	1134112	1368585	261990	997732	23
24	873379	1100910	1333070	260557	996622	24
25	845047	1069008	1298803	259040	995194	25
26	817804	1038235	1265620	257534	993515	26
27	791531	1008475	1233453	256039	991648	27
28	766120	979662	1202239	254518	989687	28
29	741507	951731	1171916	252937	987603	29
30	717598	924549	1142354	251300	985410	30
31	694341	898066	1113506	249581	983080	31
32	671688	872201	1085293	247785	980594	32
33	649628	846947	1057710	245954	977866	33
34	628152	822265	1030688	244191	974885	34
35	607250	798121	1004167	242462	971643	35
36	586884	774484	978122	240737	968135	36
37	566963	751271	952448	238963	964356	37
38	547433	728408	927079	237089	960307	38
39	528194	705777	901905	235127	955908	39
40	509235	683352	876881	233088	951143	40
41	490520	661134	851993	230957	945999	41
42	472066	639126	827255	228792	940467	42
43	453911	617376	802702	226576	934611	43
44	436089	595950	778389	224296	928468	44
45	418609	574845	754346	221963	922051	45
46	401459	554057	730599	219565	915355	46
47	384609	533565	707117	217093	908396	47
48	367999	513262	683783	214556	901121	48
49	351596	493075	660498	211952	893447	49
50	335390	472961	637200	209239	885260	50
51	319376	452935	613871	206372	876382	51
52	303568	433002	590505	203324	866670	52
53	287981	413185	567103	200064	856034	53
54	272632	393508	543673	196591	844424	54

TABLE 47.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	257508	373983	520200	192871	831900	55
56	242601	354598	496641	188900	818566	56
57	227918	335359	472990	184634	804522	57
58	213480	316287	449274	180046	789821	58
59	199298	297388	425507	175112	774446	59
60	185387	278645	401685	169819	758288	60
61	171738	260055	377796	164152	741142	61
62	158361	241613	353815	158085	722736	62
63	145280	223372	329796	151578	702746	63
64	132539	205388	305815	144633	680925	64
65	120171	187720	281971	137287	657133	65
66	108207	170447	258377	129571	631356	66
67	96692·0	153625	235102	121520	603673	67
68	85673·0	137326	212219	113104	574200	68
69	75231·0	121671	189873	104299	543006	69
70	65462·7	106798	168255	95168	510156	70
71	56447·4	92857·5	147610	85833	475747	71
72	48234·2	79973·5	128188	76475	439957	72
73	40831·2	68209·5	110165	67247	403155	73
74	34211·0	57569·6	93639·1	58401·9	365706	74
75	28338·9	48035·3	78655·1	50025·9	328170	75
76	23181·9	39581·7	65219·1	42224·9	291118	76
77	18714·3	32183·6	53325·1	35100·9	255150	77
78	14901·0	25802·3	42957·1	28744·9	220796	78
79	11709·0	20394·8	34067·1	23178·9	188547	79
80	9086·57	15900·7	26640·0	18398·0	158736	80
81	6968·97	12237·3	20564·4	14378·6	131652	81
82	5285·37	9304·15	15700·1	11070·9	107498	82
83	3961·97	6995·25	11876·8	8411·4	86429·8	83
84	2934·07	5207·35	8916·81	6322·19	68485·8	84
85	2146·41	3841·05	6646·51	4717·49	53540·8	85
86	1555·01	2813·75	4923·01	3499·99	41329·8	86
87	1122·12	2053·98	3628·11	2585·09	31497·6	87
88	813·29	1499·83	2664·64	1902·56	23666·4	88
89	596·06	1099·22	1952·90	1394·40	17491·1	89
90	430·68	794·24	1411·06	1007·54	12708·3	90
91	306·00	564·30	1002·54	715·75	9052·31	91
92	213·09	392·95	698·12	498·39	6303·61	92
93	144·81	267·02	474·39	338·72	4283·51	93
94	95·47	176·04	312·74	223·37	2823·91	94
95	60·54	111·63	198·31	141·60	1790·71	95
96	36·42	67·15	119·29	85·18	1077·22	96
97	20·32	37·46	66·55	47·52	600·99	97
98	10·09	18·60	33·04	23·60	298·43	98
99	4·06	7·49	13·30	9·50	120·15	99
100	·95	1·76	3·12	2·23	28·19	100

$3\frac{1}{4}$ PER CENT. TABLE 48. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age. x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age. x
16	23·21	5·05	4·78	5·17	20·06	58·28	16
17	23·06	5·17	4·92	5·35	20·75	59·26	17
18	22·94	5·30	5·07	5·53	21·47	60·31	18
19	22·85	5·43	5·22	5·72	22·22	61·44	19
20	22·80	5·56	5·37	5·91	22·99	62·63	20
21	22·79	5·68	5·52	6·10	23·79	63·88	21
22	22·81	5·80	5·67	6·29	24·63	65·20	22
23	22·85	5·92	5·82	6·49	25·50	66·58	23
24	22·91	6·05	5·98	6·69	26·40	68·03	24
25	22·97	6·17	6·15	6·91	27·34	69·53	25
26	23·04	6·30	6·32	7·12	28·31	71·10	26
27	23·12	6·44	6·49	7·35	29·33	72·73	27
28	23·21	6·58	6·67	7·58	30·39	74·42	28
29	23·30	6·72	6·85	7·82	31·48	76·17	29
30	23·40	6·87	7·04	8·06	32·61	77·97	30
31	23·49	7·02	7·22	8·30	33·78	79·81	31
32	23·57	7·17	7·41	8·56	34·99	81·69	32
33	23·64	7·31	7·60	8·82	36·23	83·60	33
34	23·69	7·46	7·79	9·09	37·51	85·54	34
35	23·73	7·60	7·99	9·37	38·83	87·52	35
36	23·76	7·74	8·19	9·65	40·18	89·52	36
37	23·78	7·89	8·40	9·94	41·58	91·58	37
38	23·79	8·03	8·61	10·24	43·03	93·70	38
39	23·80	8·18	8·83	10·55	44·55	95·90	39
40	23·80	8·33	9·04	10·87	46·12	98·17	40
41	23·80	8·48	9·27	11·20	47·76	100·51	41
42	23·79	8·64	9·50	11·53	49·46	102·92	42
43	23·76	8·79	9·74	11·87	51·22	105·38	43
44	23·72	8·93	9·97	12·22	53·05	107·89	44
45	23·65	9·07	10·21	12·59	54·92	110·44	45
46	23·57	9·20	10·45	12·97	56·85	113·04	46
47	23·47	9·32	10·68	13·38	58·84	115·69	47
48	23·36	9·44	10·91	13·81	60·87	118·39	48
49	23·22	9·56	11·14	14·26	62·95	121·14	49
50	23·07	9·67	11·37	14·71	65·12	123·95	50
51	22·89	9·79	11·62	15·16	67·37	126·83	51
52	22·70	9·91	11·88	15·62	69·72	129·82	52
53	22·48	10·02	12·14	16·08	72·17	132·90	53
54	22·23	10·14	12·42	16·56	74·75	136·09	54

TABLE 48.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	21·95	10·24	12·68	17·03	77·42	139·33	55
56	21·63	10·33	12·94	17·53	80·17	142·60	56
57	21·26	10·39	13·17	18·02	82·99	145·84	57
58	20·85	10·41	13·38	18·54	85·88	149·07	58
59	20·40	10·41	13·56	19·07	88·84	152·27	59
60	19·91	10·38	13·70	19·58	91·89	155·46	60
61	19·39	10·33	13·80	20·11	95·07	158·69	61
62	18·84	10·25	13·86	20·60	98·39	161·94	62
63	18·25	10·14	13·89	21·04	101·87	165·18	63
64	17·63	10·01	13·88	21·41	105·48	168·40	64
65	16·98	9·85	13·83	21·68	109·18	171·53	65
66	16·32	9·68	13·74	21·87	112·87	174·49	66
67	15·65	9·49	13·62	21·98	116·40	177·14	67
68	14·96	9·27	13·43	22·00	119·69	179·35	68
69	14·22	9·00	13·17	21·92	122·63	180·94	69
70	13·42	8·68	12·83	21·72	125·17	181·81	70
71	12·55	8·30	12·40	21·37	127·27	181·89	71
72	11·64	7·87	11·90	20·88	128·89	181·19	72
73	10·73	7·43	11·36	20·23	130·03	179·77	73
74	9·85	6·98	10·78	19·46	130·70	177·77	74
75	9·00	6·55	10·20	18·62	130·97	175·34	75
76	8·21	6·12	9·60	17·73	130·93	172·60	76
77	7·46	5·71	9·01	16·82	130·61	169·61	77
78	6·78	5·28	8·42	15·94	129·96	166·37	78
79	6·19	4·84	7·85	15·10	128·94	162·92	79
80	5·70	4·41	7·35	14·28	127·51	159·25	80
81	5·33	3·99	6·94	13·55	125·61	155·41	81
82	5·06	3·60	6·64	12·83	123·32	151·45	82
83	4·85	3·27	6·37	12·19	120·87	147·56	83
84	4·67	3·03	6·14	11·61	118·50	143·94	84
85	4·50	2·85	5·91	11·10	116·41	140·78	85
86	4·35	2·73	5·71	10·65	114·68	138·11	86
87	4·19	2·63	5·51	10·27	113·15	135·75	87
88	4·03	2·53	5·30	9·88	111·48	133·23	88
89	3·87	2·43	5·08	9·48	109·16	130·02	89
90	3·69	2·32	4·85	9·06	105·76	125·67	90
91	3·50	2·19	4·60	8·57	100·26	119·12	91
92	3·29	2·07	4·33	8·07	94·39	112·15	92
93	3·07	1·93	4·03	7·53	88·03	104·59	93
94	2·83	1·78	3·72	6·95	81·24	96·52	94
95	2·57	1·61	3·38	6·30	73·68	87·54	95
96	2·28	1·43	2·99	5·59	65·31	77·60	96
97	1·95	1·23	2·56	4·78	55·93	66·45	97
98	1·59	·99	2·08	3·89	45·43	53·98	98
99	1·15	·72	1·51	2·82	33·00	39·21	99
100	·60	·38	·79	1·48	17·26	20·51	100

$3\frac{1}{4}$ PER CENT. TABLE 49. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
16	1391363	1694284	1980680	310073	1202700	16
17	1336549	1636286	1921445	310073	1202700	17
18	1284986	1581817	1865608	310073	1202700	18
19	1236860	1530938	1813517	309687	1202645	19
20	1192220	1483000	1763929	308996	1202379	20
21	1150897	1437926	1716799	308019	1201865	21
22	1112283	1395293	1671882	306778	1201121	22
23	1075724	1354613	1628759	305436	1200163	23
24	1040671	1315398	1587094	304049	1199099	24
25	1006806	1277339	1546625	302622	1197983	25
26	974010	1240411	1507287	301116	1196821	26
27	942382	1204758	1469185	299496	1195535	27
28	911928	1170382	1432368	297776	1194054	28
29	882570	1137204	1396644	295962	1192357	29
30	854124	1104928	1361728	294066	1190460	30
31	826315	1073285	1327290	292130	1188382	31
32	798999	1041998	1293102	290164	1186033	32
33	772048	1010921	1259064	288134	1183305	33
34	745411	980052	1225182	286018	1180100	34
35	719106	949425	1191529	283795	1176364	35
36	693180	919099	1158110	281506	1172142	36
37	667735	889188	1125051	279187	1167534	37
38	642834	859797	1092465	276763	1162686	38
39	618507	831018	1060400	274273	1157651	39
40	594782	802885	1028928	271674	1152401	40
41	571609	775302	997940	268955	1146914	41
42	548871	748116	967317	266036	1141100	42
43	526488	721189	936885	262984	1134905	43
44	504433	694423	906537	259880	1128219	44
45	482723	667818	876244	256838	1120948	45
46	461415	641473	846042	253940	1112992	46
47	440540	615480	815985	251179	1104251	47
48	420072	589868	786128	248441	1094661	48
49	399973	564577	756472	245555	1084224	49
50	380162	539578	727025	242421	1072988	50
51	360620	514848	697864	238893	1061082	51
52	341379	490405	669034	234999	1048583	52
53	322458	466284	640505	230783	1035538	53
54	303874	442490	612201	226315	1021841	54

TABLE 49.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|AU}$	Age x
55	285602	418897	583926	221622	1007303	55
56	267574	395350	555419	216776	991698	56
57	249781	371808	526573	211761	974882	57
58	232311	348343	497445	206544	956772	58
59	215212	325074	468115	201111	937342	59
60	198561	302124	438723	195375	916547	60
61	182393	279572	409361	189166	894363	61
62	166689	257398	380051	182296	870756	62
63	151473	235659	350923	174631	845623	63
64	136829	214512	322230	166129	818808	64
65	122894	194183	294263	156880	790031	65
66	109764	174845	267271	147057	758854	66
67	97491·7	156580	241381	136881	724945	67
68	86004·7	139287	216499	126484	688181	68
69	75198·7	122799	192448	115937	648597	69
70	64994·7	107040	169184	105258	606429	70
71	55428·7	92073·0	146845	94451	562107	71
72	46626·5	78138·0	125790	83609	516059	72
73	38706·4	65480·0	106425	72956	468877	73
74	31748·3	54256·0	89018·0	62766·0	421396	74
75	25748·6	44466·3	73627·0	53265·0	374532	75
76	20642·6	36039·6	60191·0	44592·0	329201	76
77	16351·3	28848·3	48581·0	36847·0	286102	77
78	12821·3	22793·1	38698·2	30120·8	245629	78
79	9987·98	17802·1	30473·1	24363·9	208100	79
80	7768·48	13777·8	23795·2	19480·8	173786	80
81	6059·18	10593·9	18487·5	15397·5	142894	81
82	4740·28	8113·65	14341·2	12030·8	115623	82
83	3701·28	6196·95	11059·5	9297·9	92201·6	83
84	2860·87	4715·25	8473·71	7113·29	72602·6	84
85	2189·49	3575·45	6451·81	5396·19	56605·6	85
86	1659·18	2700·26	4879·91	4066·09	43784·6	86
87	1244·58	2025·51	3660·51	3050·49	33593·6	87
88	923·42	1502·84	2715·93	2263·47	25515·9	88
89	676·77	1101·43	1990·49	1658·81	19097·3	89
90	489·00	795·84	1438·22	1198·58	14015·0	90
91	347·43	565·44	1021·84	851·59	9957·57	91
92	241·93	393·75	711·56	593·04	6933·97	92
93	164·40	267·57	483·53	402·97	4711·87	93
94	108·38	176·40	318·77	265·63	3106·37	94
95	68·72	111·86	202·13	168·47	1969·77	95
96	41·34	67·29	121·59	101·35	1184·93	96
97	23·06	37·54	67·83	56·55	661·08	97
98	11·45	18·64	33·68	28·08	328·27	98
99	4·61	7·50	13·56	11·31	132·16	99
100	1·08	1·76	3·18	2·66	31·01	100

$3\frac{1}{4}$ PER CENT. TABLE 50. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	27·72	5·84	5·58	6·14	23·03	68·31	16
17	27·46	5·94	5·70	6·35	23·82	69·27	17
18	27·21	6·04	5·84	6·57	24·64	70·29	18
19	27·00	6·14	5·97	6·78	25·50	71·40	19
20	26·84	6·25	6·12	7·00	26·39	72·60	20
21	26·73	6·36	6·27	7·21	27·32	73·89	21
22	26·67	6·48	6·43	7·42	28·27	75·28	22
23	26·65	6·60	6·60	7·65	29·26	76·76	23
24	26·67	6·73	6·77	7·88	30·28	78·32	24
25	26·70	6·86	6·94	8·12	31·33	79·96	25
26	26·76	6·99	7·12	8·37	32·41	81·65	26
27	26·81	7·13	7·31	8·63	33·52	83·40	27
28	26·87	7·27	7·50	8·90	34·67	85·20	28
29	26·91	7·42	7·69	9·17	35·85	87·04	29
30	26·94	7·57	7·89	9·45	37·07	88·92	30
31	26·97	7·72	8·10	9·73	38·34	90·86	31
32	26·98	7·87	8·32	10·03	39·66	92·85	32
33	26·98	8·02	8·53	10·34	41·02	94·90	33
34	26·98	8·16	8·76	10·67	42·45	97·03	34
35	26·97	8·31	8·99	11·01	43·94	99·22	35
36	26·95	8·46	9·21	11·35	45·49	101·46	36
37	26·92	8·60	9·44	11·70	47·10	103·77	37
38	26·88	8·75	9·67	12·05	48·77	106·12	38
39	26·83	8·89	9·89	12·39	50·51	108·51	39
40	26·77	9·03	10·12	12·73	52·30	110·96	40
41	26·71	9·17	10·34	13·08	54·16	113·45	41
42	26·64	9·31	10·58	13·42	56·07	116·01	42
43	26·55	9·45	10·81	13·77	58·06	118·65	43
44	26·45	9·58	11·06	14·13	60·13	121·36	44
45	26·34	9·71	11·31	14·51	62·29	124·15	45
46	26·20	9·84	11·57	14·90	64·53	127·03	46
47	26·05	9·98	11·83	15·30	66·86	130·02	47
48	25·89	10·12	12·10	15·73	69·29	133·12	48
49	25·71	10·26	12·38	16·19	71·83	136·37	49
50	25·53	10·40	12·67	16·68	74·47	139·76	50
51	25·35	10·56	12·96	17·19	77·24	143·30	51
52	25·16	10·71	13·27	17·73	80·12	146·98	52
53	24·95	10·86	13·57	18·28	83·11	150·77	53
54	24·71	11·01	13·86	18·85	86·22	154·65	54

TABLE 50.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	24·44	11·14	14·15	19·42	89·43	158·57	55
56	24·11	11·26	14·42	20·01	92·73	162·54	56
57	23·73	11·36	14·68	20·60	96·14	166·51	57
58	23·27	11·44	14·93	21·20	99·65	170·49	58
59	22·74	11·49	15·17	21·78	103·27	174·44	59
60	22·13	11·49	15·37	22·33	107·02	178·35	60
61	21·46	11·45	15·55	22·83	110·91	182·21	61
62	20·75	11·37	15·69	23·25	114·96	186·01	62
63	20·00	11·23	15·77	23·60	119·13	189·72	63
64	19·22	11·05	15·79	23·86	123·40	193·31	64
65	18·41	10·82	15·75	24·02	127·70	196·70	65
66	17·59	10·55	15·62	24·09	131·90	199·76	66
67	16·74	10·24	15·41	24·05	135·87	202·31	67
68	15·86	9·90	15·08	23·91	139·51	204·25	68
69	14·95	9·50	14·65	23·63	142·76	205·49	69
70	14·02	9·07	14·11	23·13	145·65	205·98	70
71	13·11	8·60	13·48	22·41	148·20	205·80	71
72	12·22	8·11	12·79	21·44	150·47	205·03	72
73	11·39	7·61	12·07	20·23	152·44	203·75	73
74	10·64	7·14	11·37	18·88	154·10	202·13	74
75	9·97	6·70	10·71	17·49	155·40	200·28	75
76	9·40	6·30	10·12	16·18	156·25	198·24	76
77	8·90	5·94	9·58	15·02	156·56	196·01	77
78	8·47	5·62	9·12	14·03	156·27	193·50	78
79	8·07	5·31	8·68	13·27	155·29	190·62	79
80	7·69	5·01	8·28	12·66	153·66	187·30	80
81	7·35	4·72	7·90	12·09	151·43	183·49	81
82	7·03	4·44	7·57	11·58	148·63	179·25	82
83	6·75	4·17	7·26	11·11	145·37	174·66	83
84	6·50	3·90	6·99	10·69	141·76	169·84	84
85	6·27	3·65	6·74	10·31	137·80	164·76	85
86	6·05	3·42	6·50	9·94	133·56	159·47	86
87	5·83	3·25	6·27	9·60	129·09	154·04	87
88	5·61	3·11	6·04	9·24	124·33	148·32	88
89	5·38	2·98	5·79	8·86	119·21	142·22	89
90	5·13	2·84	5·52	8·44	113·73	135·67	90
91	4·87	2·69	5·24	8·01	107·81	128·61	91
92	4·58	2·53	4·93	7·54	101·49	121·08	92
93	4·27	2·36	4·60	7·03	94·65	112·92	93
94	3·94	2·18	4·24	6·49	87·35	104·20	94
95	3·58	1·98	3·85	5·89	79·23	94·52	95
96	3·17	1·75	3·41	5·21	70·23	83·77	96
97	2·72	1·50	2·92	4·46	60·14	71·74	97
98	2·21	1·22	2·37	3·63	48·85	58·28	98
99	1·60	·89	1·72	2·63	35·49	42·33	99
100	·84	·46	·90	1·37	18·56	22·14	100

$3\frac{1}{4}$ PER CENT. TABLE 51. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1661871	2011984	2346295	367871	1380490	16
17	1591379	1935363	2265842	367871	1380490	17
18	1524432	1862491	2189323	367758	1380490	18
19	1461769	1794101	2117464	367097	1380435	19
20	1403722	1730467	2050477	365821	1380222	20
21	1350116	1671413	1988185	364073	1379760	21
22	1300584	1616520	1930166	362087	1378916	22
23	1254586	1565299	1875831	359978	1377574	23
24	1211349	1516929	1824315	357898	1375632	24
25	1170256	1470749	1774967	355890	1373089	25
26	1130918	1426419	1727452	353824	1369947	26
27	1092816	1383419	1681214	351707	1366295	27
28	1055639	1341439	1635993	349506	1362213	28
29	1019259	1300276	1591627	347192	1357853	29
30	983599	1259857	1548047	344812	1353354	30
31	948731	1220222	1505259	342411	1348803	31
32	914647	1181304	1463198	340098	1344279	32
33	881341	1143107	1421873	337868	1339854	33
34	848902	1105731	1381292	335720	1335526	34
35	817256	1069114	1341371	333558	1331266	35
36	786275	1033079	1301887	331210	1327014	36
37	755963	997616	1262731	328549	1322606	37
38	726324	962716	1223920	325519	1317868	38
39	697333	928372	1185469	322048	1312674	39
40	669022	894632	1147449	318174	1306890	40
41	641439	861611	1110043	314010	1300521	41
42	614535	829270	1073300	309609	1293671	42
43	588263	797527	1037148	305088	1286436	43
44	562604	766376	1001591	300550	1278925	44
45	537498	735749	966568	296050	1271217	45
46	512912	705646	932068	291553	1263261	46
47	488931	676221	898235	287163	1254961	47
48	465560	647485	865071	282937	1246289	48
49	442821	619466	832617	278855	1237066	49
50	420736	592192	800896	274844	1227195	50
51	399276	565577	769770	270832	1216578	51
52	378358	539471	739001	266660	1205049	52
53	357909	513763	708416	262253	1192459	53
54	337798	488274	677787	257590	1178678	54

TABLE 51.—*continued.*

Age x	First Three Months K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	317953	462907	646992	252656	1163540	55
56	298276	437571	615960	247467	1147085	56
57	278699	412160	584642	242019	1129353	57
58	259227	386648	553020	236151	1110258	58
59	239905	361092	521110	229743	1089667	59
60	220751	335383	488732	222716	1067425	60
61	201929	309654	455950	214753	1043401	61
62	183633	284213	423026	205765	1017330	62
63	166000	259242	390135	195880	988914	63
64	149164	234916	357500	185163	957908	64
65	133243	211536	325485	173793	924004	65
66	118272	189233	294287	161947	886827	66
67	104253	168055	264009	149804	846154	67
68	91180·1	148075	234805	137480	802112	68
69	79055·1	129309	206794	124958	755070	69
70	67940·1	111869	180233	112090	705646	70
71	57888·1	95888·9	155427	98980	654595	71
72	48921·9	81401·9	132605	85831	602467	72
73	41058·9	68511·9	112050	72969	549695	73
74	34288·6	57311·9	93977·0	60870·0	496846	74
75	28519·9	47683·1	78315·0	50033·0	444383	75
76	23628·6	39468·4	64900·0	40681·0	392855	76
77	19494·7	32519·1	53516·0	32878·0	342962	77
78	16001·4	26620·8	43849·3	26527·7	295352	78
79	13017·7	21580·8	35589·3	21417·7	250636	79
80	10486·0	17308·2	28588·8	17253·2	209440	80
81	8359·73	13724·8	22718·0	13755·0	172257	81
82	6595·33	10755·5	17850·7	10851·3	139347	82
83	5149·73	8328·59	13868·6	8472·4	110891	83
84	3980·43	6372·49	10654·6	6548·8	86853·6	84
85	3046·32	4820·79	8098·02	5011·78	67007·6	85
86	2308·48	3614·59	6098·02	3797·78	50994·6	86
87	1731·63	2695·28	4558·12	2848·78	38328·5	87
88	1284·79	1995·50	3377·62	2113·98	28457·8	88
89	941·62	1462·50	2475·45	1549·35	20856·6	89
90	680·37	1056·73	1788·63	1119·47	15069·9	90
91	483·40	750·80	1270·81	795·29	10707·1	91
92	336·62	522·82	884·93	553·70	7455·97	92
93	228·75	355·28	601·34	376·29	5066·57	93
94	150·81	234·23	396·44	248·09	3340·17	94
95	95·63	148·53	251·39	157·34	2118·07	95
96	57·53	89·35	151·23	94·62	1274·15	96
97	32·10	49·85	84·37	52·78	710·86	97
98	15·94	24·76	41·90	26·20	352·99	98
99	6·42	9·97	16·87	10·54	142·12	99
100	1·51	2·34	3·96	2·47	33·35	100

$3\frac{1}{4}$ PER CENT. TABLE 52. $3\frac{1}{4}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in the Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	21·103	·3251	·1625	16
17	20·852	·3331	·1665	17
18	20·598	·3412	·1706	18
19	20·344	·3493	·1747	19
20	20·091	·3574	·1787	20
21	19·841	·3654	·1827	21
22	19·593	·3733	·1867	22
23	19·348	·3812	·1906	23
24	19·104	·3890	·1945	24
25	18·860	·3968	·1984	25
26	18·616	·4046	·2023	26
27	18·370	·4125	·2062	27
28	18·121	·4204	·2102	28
29	17·868	·4285	·2143	29
30	17·609	·4368	·2184	30
31	17·344	·4453	·2226	31
32	17·070	·4541	·2270	32
33	16·789	·4630	·2315	33
34	16·502	·4722	·2361	34
35	16·209	·4816	·2408	35
36	15·911	·4911	·2456	36
37	15·611	·5007	·2504	37
38	15·308	·5104	·2552	38
39	15·003	·5201	·2601	39
40	14·695	·5300	·2650	40
41	14·384	·5400	·2700	41
42	14·070	·5500	·2750	42
43	13·751	·5602	·2801	43
44	13·427	·5706	·2853	44
45	13·097	·5811	·2906	45
46	12·761	·5919	·2959	46
47	12·419	·6028	·3014	47
48	12·073	·6139	·3069	48
49	11·724	·6250	·3125	49
50	11·375	·6362	·3181	50
51	11·026	·6474	·3237	51
52	10·681	·6584	·3292	52
53	10·338	·6694	·3347	53
54	9·995	·6803	·3402	54

TABLE 52.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in the Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	9·653	·6913	·3456	55
56	9·308	·7023	·3511	56
57	8·959	·7135	·3567	57
58	8·609	·7247	·3623	58
59	8·257	·7359	·3680	59
60	7·908	·7471	·3735	60
61	7·565	·7580	·3790	61
62	7·233	·7687	·3843	62
63	6·912	·7789	·3895	63
64	6·603	·7888	·3944	64
65	6·303	·7984	·3992	65
66	6·011	·8078	·4039	66
67	5·721	·8170	·4085	67
68	5·434	·8262	·4131	68
69	5·149	·8353	·4177	69
70	4·867	·8443	·4222	70
71	4·591	·8532	·4266	71
72	4·323	·8617	·4309	72
73	4·067	·8699	·4350	73
74	3·825	·8777	·4388	74
75	3·596	·8850	·4425	75
76	3·383	·8918	·4459	76
77	3·183	·8982	·4491	77
78	2·996	·9042	·4521	78
79	2·822	·9097	·4549	79
80	2·661	·9149	·4575	80
81	2·514	·9196	·4598	81
82	2·382	·9238	·4619	82
83	2·267	·9275	·4637	83
84	2·169	·9306	·4653	84
85	2·084	·9334	·4667	85
86	2·008	·9358	·4679	86
87	1·938	·9380	·4690	87
88	1·869	·9402	·4701	88
89	1·797	·9425	·4713	89
90	1·721	·9450	·4725	90
91	1·636	·9477	·4738	91
92	1·548	·9505	·4753	92
93	1·450	·9536	·4768	93
94	1·348	·9569	·4784	94
95	1·233	·9606	·4803	95
96	1·104	·9647	·4823	96
97	·958	·9694	·4847	97
98	·794	·9746	·4873	98
99	·599	·9808	·4904	99
100	·331	·9894	·4947	100

$3\frac{1}{4}$ PER CENT. TABLE 53. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Premiums for Life Assurance. Annual. $\bar{P}_x$	Age x
16	59946	1335218	22·771	·2717	·01193	16
17	57911	1277307	22·553	·2787	·01235	17
18	55935	1221372	22·333	·2857	·01279	18
19	54014	1167358	22·110	·2929	·01325	19
20	52149	1115209	21·882	·3001	·01372	20
21	50338	1064871	21·652	·3075	·01421	21
22	48583	1016288	21·416	·3151	·01471	22
23	46881	969407	21·175	·3228	·01524	23
24	45235	924172	20·928	·3306	·01580	24
25	43641	880531	20·674	·3388	·01639	25
26	42098	838433	20·413	·3471	·01700	26
27	40603	797830	20·146	·3557	·01765	27
28	39153	758677	19·874	·3644	·01833	28
29	37746	720931	19·596	·3733	·01905	29
30	36379	684552	19·314	·3823	·01979	30
31	35049	649503	19·028	·3914	·02057	31
32	33757	615746	18·738	·4007	·02139	32
33	32500	583246	18·443	·4101	·02224	33
34	31277	551969	18·145	·4197	·02313	34
35	30089	521880	17·841	·4294	·02407	35
36	28933	492947	17·535	·4392	·02505	36
37	27807	465140	17·224	·4491	·02608	37
38	26710	438430	16·912	·4591	·02714	38
39	25640	412790	16·596	·4692	·02827	39
40	24596	388194	16·279	·4794	·02944	40
41	23579	364615	15·961	·4895	·03067	41
42	22587	342028	15·639	·4998	·03196	42
43	21621	320407	15·316	·5101	·03331	43
44	20681	299726	14·989	·5206	·03473	44
45	19771	279955	14·656	·5313	·03625	45
46	18888	261067	14·318	·5421	·03786	46
47	18033	243034	13·973	·5531	·03958	47
48	17205	225829	13·622	·5643	·04143	48
49	16403	209426	13·264	·5758	·04341	49
50	15622	193804	12·901	·5874	·04553	50
51	14862	178942	12·536	·5991	·04779	51
52	14121	164821	12·168	·6108	·05020	52
53	13396	151425	11·800	·6226	·05276	53
54	12688	138737	11·430	·6344	·05550	54

TABLE 53.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Premiums for Life Assurance. Annual. $\bar{P}_x$	Age x
55	11996	126741	11·060	·6463	·05842	55
56	11319	115422	10·692	·6580	·06154	56
57	10658	104764	10·324	·6698	·06488	57
58	10012	94752	9·959	·6815	·06843	58
59	9379·3	85372·8	9·596	·6931	·07223	59
60	8760·7	76612·1	9·239	·7045	·07625	60
61	8156·1	68456·0	8·887	·7158	·08054	61
62	7565·7	60890·3	8·542	·7268	·08509	62
63	6990·2	53900·1	8·204	·7376	·08991	63
64	6430·7	47469·4	7·875	·7481	·09500	64
65	5889·0	41580·4	7·554	·7584	·10040	65
66	5367·2	36213·2	7·239	·7685	·10616	66
67	4867·5	31345·7	6·932	·7783	·11228	67
68	4392·0	26953·7	6·628	·7880	·11889	68
69	3942·2	23011·5	6·328	·7976	·12604	69
70	3518·9	19492·6	6·030	·8071	·13385	70
71	3121·7	16370·9	5·734	·8166	·14242	71
72	2749·7	13621·2	5·443	·8259	·15174	72
73	2402·3	11218·9	5·158	·8350	·16189	73
74	2079·2	9139·7	4·884	·8438	·17277	74
75	1780·5	7359·2	4·620	·8522	·18447	75
76	1506·1	5853·1	4·372	·8602	·19674	76
77	1257·0	4596·1	4·140	·8676	·20956	77
78	1034·0	3562·1	3·928	·8744	·22260	78
79	837·61	2724·45	3·735	·8805	·23576	79
80	667·57	2056·88	3·562	·8861	·24876	80
81	523·76	1533·12	3·406	·8911	·26162	81
82	405·11	1128·01	3·263	·8956	·27448	82
83	309·58	818·43	3·121	·9002	·28843	83
84	234·03	584·40	2·973	·9049	·30438	84
85	175·08	409·32	2·813	·9100	·32351	85
86	129·38	279·94	2·638	·9156	·34709	86
87	94·12	185·82	2·446	·9218	·37685	87
88	66·82	119·00	2·251	·9280	·41226	88
89	45·97	73·03	2·055	·9343	·45463	89
90	30·42	42·61	1·865	·9404	·50421	90
91	19·22	23·39	1·677	·9464	·56432	91
92	11·44	11·95	1·498	·9521	·63557	92
93	6·38	5·57	1·320	·9578	·72559	93
94	3·26	2·31	1·148	·9633	·83910	94
95	1·49	·82	·982	·9686	·98635	95
96	·60	·22	·781	·9750	1·25099	96
97	·18	·04	·638	·9796	1·53542	97
98	·04	·00	·416	·9867	2·37188	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 54. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	18·51	3·70	3·40	3·45	11·75	40·81	16
17	18·33	3·78	3·50	3·58	12·16	41·35	17
18	18·17	3·86	3·61	3·70	12·59	41·93	18
19	18·03	3·94	3·71	3·83	13·04	42·56	19
20	17·93	4·02	3·81	3·96	13·51	43·24	20
21	17·87	4·10	3·91	4·09	13·99	43·96	21
22	17·83	4·18	4·02	4·22	14·49	44·73	22
23	17·82	4·25	4·11	4·34	14·99	45·52	23
24	17·81	4·33	4·21	4·47	15·52	46·34	24
25	17·82	4·41	4·31	4·60	16·05	47·18	25
26	17·83	4·48	4·41	4·73	16·60	48·05	26
27	17·84	4·56	4·52	4·87	17·16	48·95	27
28	17·85	4·65	4·62	5·01	17·75	49·88	28
29	17·87	4·73	4·73	5·15	18·36	50·84	29
30	17·89	4·82	4·84	5·30	18·98	51·84	30
31	17·90	4·91	4·96	5·46	19·64	52·87	31
32	17·92	5·00	5·08	5·61	20·32	53·93	32
33	17·94	5·10	5·21	5·77	21·02	55·04	33
34	17·95	5·20	5·34	5·94	21·75	56·18	34
35	17·97	5·30	5·47	6·12	22·50	57·36	35
36	17·99	5·39	5·61	6·30	23·28	58·57	36
37	18·01	5·49	5·74	6·50	24·09	59·83	37
38	18·03	5·60	5·89	6·69	24·93	61·13	38
39	18·04	5·70	6·04	6·90	25·79	62·47	39
40	18·04	5·80	6·19	7·11	26·70	63·84	40
41	18·04	5·91	6·34	7·33	27·64	65·26	41
42	18·04	6·01	6·50	7·55	28·61	66·72	42
43	18·02	6·12	6·67	7·79	29·62	68·22	43
44	18·00	6·23	6·83	8·04	30·68	69·78	44
45	17·97	6·34	7·00	8·30	31·78	71·38	45
46	17·93	6·45	7·18	8·56	32·92	73·04	46
47	17·88	6·56	7·36	8·83	34·11	74·75	47
48	17·82	6·67	7·54	9·12	35·35	76·49	48
49	17·73	6·78	7·73	9·41	36·63	78·28	49
50	17·63	6·87	7·93	9·72	37·96	80·11	50
51	17·52	6·97	8·12	10·03	39·34	81·98	51
52	17·38	7·06	8·32	10·36	40·76	83·87	52
53	17·23	7·15	8·52	10·69	42·21	85·80	53
54	17·07	7·23	8·72	11·03	43·72	87·77	54

TABLE 54.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	16·89	7·31	8·92	11·38	45·28	89·77	55
56	16·69	7·38	9·11	11·74	46·90	91·82	56
57	16·47	7·45	9·30	12·10	48·61	93·93	57
58	16·23	7·51	9·48	12·46	50·42	96·11	58
59	15·97	7·57	9·66	12·84	52·36	98·39	59
60	15·69	7·62	9·83	13·20	54·43	100·77	60
61	15·40	7·65	9·99	13·59	56·62	103·25	61
62	15·08	7·67	10·14	13·95	58·95	105·79	62
63	14·73	7·68	10·27	14·31	61·37	108·37	63
64	14·36	7·67	10·39	14·65	63·88	110·94	64
65	13·95	7·63	10·48	14·98	66·44	113·48	65
66	13·51	7·58	10·55	15·27	69·02	115·93	66
67	13·03	7·49	10·58	15·54	71·62	118·26	67
68	12·50	7·38	10·57	15·74	74·18	120·37	68
69	11·93	7·22	10·50	15·84	76·68	122·16	69
70	11·32	7·02	10·35	15·84	79·03	123·55	70
71	10·69	6·78	10·12	15·71	81·18	124·49	71
72	10·06	6·51	9·84	15·46	83·09	124·96	72
73	9·42	6·23	9·50	15·10	84·74	124·99	73
74	8·80	5·93	9·11	14·66	86·09	124·59	74
75	8·18	5·62	8·70	14·13	87·16	123·80	75
76	7·58	5·30	8·26	13·54	88·00	122·69	76
77	7·00	4·99	7·80	12·89	88·64	121·32	77
78	6·43	4·67	7·32	12·23	89·11	119·76	78
79	5·91	4·35	6·82	11·54	89·45	118·07	79
80	5·43	4·04	6·33	10·86	89·66	116·33	80
81	5·00	3·75	5·88	10·20	89·66	114·48	81
82	4·60	3·46	5·47	9·53	89·24	112·30	82
83	4·22	3·20	5·10	8·86	88·19	109·57	83
84	3·85	2·94	4·77	8·19	86·37	106·13	84
85	3·47	2·71	4·45	7·54	83·69	101·86	85
86	3·10	2·48	4·14	6·90	80·16	96·79	86
87	2·74	2·26	3·82	6·29	75·82	90·94	87
88	2·45	2·07	3·51	5·73	70·94	84·70	88
89	2·24	1·89	3·21	5·25	65·62	78·22	89
90	2·04	1·72	2·93	4·78	60·16	71·63	90
91	1·84	1·56	2·64	4·31	54·53	64·88	91
92	1·66	1·40	2·37	3·88	49·03	58·34	92
93	1·47	1·24	2·11	3·44	43·55	51·82	93
94	1·30	1·09	1·85	3·03	38·28	45·54	94
95	1·13	·95	1·62	2·65	33·44	39·79	95
96	·93	·78	1·34	2·17	27·50	32·72	96
97	·78	·67	1·17	1·84	23·42	27·87	97
98	·46	·46	·92	1·15	15·62	18·61	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 55. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\,All}$	Age x
16	1109569	1331189	1535063	207110	704360	16
17	1061492	1280284	1483156	207110	704360	17
18	1016190	1232136	1433869	207110	704360	18
19	974086	1187065	1387478	206890	704360	19
20	935237	1145084	1343959	206412	704360	20
21	899474	1105992	1303073	205746	704155	21
22	866341	1069347	1264401	204806	703710	22
23	835273	1034700	1227558	203566	702947	23
24	805801	1001636	1192192	202139	701841	24
25	777588	969868	1158070	200628	700419	25
26	750457	939222	1125024	199127	698748	26
27	724287	909578	1092983	197639	696887	27
28	698969	880871	1061884	196123	694934	28
29	674442	853038	1031668	194546	692858	29
30	650616	825950	1002209	192915	690672	30
31	627442	799562	973464	191203	688350	31
32	604878	773799	945362	189413	685874	32
33	582918	748659	917904	187591	683158	33
34	561557	724110	891027	185838	680193	34
35	540788	700120	864675	184120	676972	35
36	520577	676663	838829	182408	673490	36
37	500836	653660	813386	180650	669746	37
38	481514	631040	788286	178797	665740	38
39	462515	608691	763425	176860	661396	39
40	443831	586592	738765	174851	656700	40
41	425432	564749	714297	172756	651643	41
42	407339	543172	690043	170633	646219	42
43	389594	521913	666044	168467	640496	43
44	372233	501042	642360	166248	634511	44
45	355268	480558	619025	163984	628283	45
46	338687	460461	596067	161665	621810	46
47	322464	440732	573459	159285	615110	47
48	306540	421268	551089	156853	608135	48
49	290883	401999	528864	154367	600810	49
50	275483	382886	506725	151789	593030	50
51	260336	363945	484660	149076	584634	51
52	245457	345184	462668	146208	575492	52
53	230863	326629	440757	143155	565534	53
54	216573	308310	418944	139922	554725	54

TABLE 55.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	202582	290247	397229	136480	543140	55
56	188889	272441	375589	132833	530892	56
57	175510	254910	354037	128945	518095	57
58	162473	237689	332621	124803	504820	58
59	149796	220797	311377	120394	491077	59
60	137502	204233	290326	115716	476798	60
61	125590	188009	269477	110769	461834	61
62	114072	172130	248828	105545	445986	62
63	102972	156650	228445	100024	429022	63
64	92327·8	141627	208412	94222	410793	64
65	82169·8	127117	188829	88189	391253	65
66	72523·7	113191	169807	81968	370470	66
67	63425·8	99900·1	151417	75607	348597	67
68	54908·5	87302·1	133730	69103	325816	68
69	47026·1	75485·1	116862	62456	302269	69
70	39835·6	64537·1	100949	55734	278088	70
71	33373·0	54544·5	86149·3	49042·7	253422	71
72	27647·7	45563·4	72610·3	42519·7	228473	72
73	22637·1	37601·1	60412·3	36273·7	203564	73
74	18294·6	30621·7	49571·3	30472·7	178999	74
75	14570·3	24574·6	40067·7	25160·3	155192	75
76	11417·4	19406·3	31853·2	20390·8	132539	76
77	8794·57	15063·1	24870 6	16209·4	111423	77
78	6654·37	11481·6	19051·7	12642·1	92142·2	78
79	4950·07	8594·42	14305·1	9670·9	74923·2	79
80	3624·77	6323·22	10551·6	7254·4	59857·2	80
81	2616·37	4578·72	7658·30	5340·70	46959·2	81
82	1863·14	3266·42	5482·00	3860·00	36153·2	82
83	1307·16	2296·40	3875·80	2742·20	27302·2	83
84	901·13	1590·11	2706·50	1917·10	20213·8	84
85	608·03	1081·67	1861·67	1319·83	14652·6	85
86	400·71	721 56	1257·48	892·92	10372·0	86
87	258·23	471·50	831·28	591·91	7135·97	87
88	163·76	301·98	536·55	383·04	4740·37	88
89	103·13	190·18	337·91	241·28	3016·87	89
90	62·09	114·49	203·43	145·26	1829·87	90
91	35·43	65·32	116·08	82·87	1048·12	91
92	18·97	34·96	62·14	44·36	561·09	92
93	9·40	17·32	30·79	21·99	278·06	93
94	4·23	7·78	13·84	9·88	124·97	94
95	1·68	3·09	5·50	3·93	49·67	95
96	·56	1·03	1·84	1·31	16·59	96
97	·14	·26	·47	·33	4·21	97
98	·02	·04	·08	·05	·68	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 56. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	21·97	4·47	4·03	4·07	14·24	48·78	16
17	21·80	4·57	4·15	4·21	14·74	49·47	17
18	21·65	4·68	4·27	4·36	15·26	50·22	18
19	21·53	4·80	4·40	4·51	15·80	51·03	19
20	21·44	4·91	4·52	4·66	16·36	51·89	20
21	21·39	5·01	4·65	4·80	16·94	52·80	21
22	21·38	5·11	4·76	4·95	17·54	53·74	22
23	21·37	5·21	4·89	5·10	18·16	54·73	23
24	21·38	5·30	5·01	5·26	18·79	55·75	24
25	21·39	5·40	5·14	5·42	19·46	56·81	25
26	21·40	5·51	5·27	5·58	20·14	57·89	26
27	21·41	5·61	5·40	5·75	20·85	59·02	27
28	21·43	5·72	5·54	5·92	21·58	60·18	28
29	21·45	5·83	5·68	6·09	22·34	61·39	29
30	21·48	5·94	5·82	6·27	23·13	62·64	30
31	21·50	6·06	5·97	6·45	23·95	63·92	31
32	21·52	6·17	6·11	6·64	24·80	65·23	32
33	21·53	6·29	6·25	6·83	25·67	66·57	33
34	21·52	6·40	6·40	7·04	26·57	67·93	34
35	21·50	6·51	6·55	7·24	27·50	69·30	35
36	21·47	6·62	6·71	7·45	28·46	70·70	36
37	21·43	6·72	6·87	7·67	29·44	72·14	37
38	21·39	6·83	7·03	7·89	30·47	73·62	38
39	21·35	6·95	7·20	8·12	31·55	75·17	39
40	21·30	7·07	7·37	8·37	32·68	76·78	40
41	21·25	7·19	7·55	8·62	33·86	78·47	41
42	21·20	7·31	7·73	8·87	35·10	80·20	42
43	21·14	7·43	7·92	9·12	36·38	81·99	43
44	21·06	7·54	8·11	9·39	37·72	83·82	44
45	20·96	7·65	8·30	9·67	39·10	85·69	45
46	20·85	7·75	8·49	9·98	40·52	87·60	46
47	20·73	7·85	8·68	10·30	41·98	89·53	47
48	20·58	7·94	8·86	10·64	43·46	91·48	48
49	20·42	8·03	9·04	11·00	44·98	93·46	49
50	20·24	8·11	9·21	11·36	46·54	95·46	50
51	20·03	8·19	9·41	11·72	48·17	97·51	51
52	19·79	8·28	9·61	12·07	49·86	99·61	52
53	19·54	8·36	9·82	12·43	51·65	101·80	53
54	19·27	8·45	10·03	12·79	53·53	104·07	54

TABLE 56.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	18·97	8·52	10·25	13·17	55·50	106·42	55
56	18·64	8·59	10·46	13·57	57·55	108·81	56
57	18·28	8·63	10·66	13·98	59·68	111·22	57
58	17·89	8·64	10·84	14·41	61·90	113·67	58
59	17·46	8·64	10·99	14·86	64·22	116·17	59
60	17·01	8·61	11·12	15·34	66·65	118·74	60
61	16·55	8·57	11·21	15·81	69·22	121·36	61
62	16·05	8·50	11·27	16·26	71·94	124·02	62
63	15·52	8·41	11·31	16·67	74·81	126·71	63
64	14·97	8·29	11·31	17·01	77·83	129·42	64
65	14·41	8·16	11·28	17·28	80·98	132·12	65
66	13·83	8·03	11·23	17·49	84·17	134·75	66
67	13·26	7·88	11·15	17·64	87·31	137·23	67
68	12·68	7·71	11·02	17·72	90·29	139·41	68
69	12·05	7·50	10·83	17·72	93·01	141·11	69
70	11·37	7·24	10·56	17·61	95·38	142·16	70
71	10·62	6·92	10·21	17·38	97·33	142·47	71
72	9·83	6·56	9·79	16·98	98·83	141·98	72
73	9·01	6·17	9·31	16·43	99·83	140·76	73
74	8·22	5·78	8·81	15·77	100·36	138·94	74
75	7·46	5·40	8·29	15·03	100·51	136·69	75
76	6·75	5·04	7·77	14·24	100·42	134·22	76
77	6·08	4·68	7·25	13·47	100·18	131·66	77
78	5·48	4·32	6·73	12·71	99·82	129·06	78
79	4·95	3·96	6·25	12·02	99·31	126·49	79
80	4·54	3·60	5·83	11·38	98·63	123·97	80
81	4·23	3·25	5·50	10·80	97·62	121·39	81
82	4·01	2·92	5·27	10·24	96·09	118·53	82
83	3·84	2·62	5·04	9·68	93·96	115·15	83
84	3·66	2·39	4·81	9·13	91·21	111·19	84
85	3·46	2·20	4·55	8·55	87·92	106·68	85
86	3·25	2·04	4·27	7·97	84·23	101·76	86
87	3·02	1·90	3·97	7·40	80·15	96·43	87
88	2·78	1·74	3·66	6·82	75·92	90·92	88
89	2·55	1·60	3·35	6·24	71·39	85·12	89
90	2·32	1·45	3·05	5·68	66·43	78·93	90
91	2·09	1·31	2·75	5·13	59·98	71·27	91
92	1·88	1·18	2·47	4·61	53·93	64·08	92
93	1·67	1·05	2·20	4·09	47·91	56·92	93
94	1·47	·92	1·93	3·59	42·11	50·02	94
95	1·29	·79	1·69	3·14	36·79	43·70	95
96	1·08	·63	1·41	2·57	30·25	35·94	96
97	·95	·50	1·22	2·17	25·76	30·59	97
98	·69	·23	·92	1·38	17·23	20·45	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 57. $3\frac{1}{4}$ PER CENT

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1317005	1585102	1826406	243925	853714	16
17	1262211	1527126	1767193	243925	853714	17
18	1210705	1472717	1711418	243925	853714	18
19	1162665	1421929	1659421	243540	853659	19
20	1118137	1374111	1609957	242851	853393	20
21	1076943	1329178	1562974	241877	852881	21
22	1038469	1286698	1518219	240641	852139	22
23	1002057	1246181	1475268	239304	851185	23
24	967151	1207130	1433777	237922	850126	24
25	933428	1169231	1393478	236501	849015	25
26	900767	1132455	1354302	235001	847858	26
27	869263	1096941	1316349	233388	846576	27
28	838921	1062692	1279667	231674	845101	28
29	809666	1029631	1244069	229867	843409	29
30	781319	997467	1209274	227978	841519	30
31	753610	965937	1174959	226050	839448	31
32	726402	934773	1140906	224090	837109	32
33	699573	903837	1107022	222069	834393	33
34	673079	873134	1073322	219965	831205	34
35	646942	842702	1039883	217756	827493	35
36	621213	812607	1006719	215484	823303	36
37	595997	782966	973959	213185	818737	37
38	571360	753888	941719	210787	813940	38
39	547337	725468	910054	208327	808968	39
40	523957	697744	879040	205765	803795	40
41	501175	670627	848576	203092	798400	41
42	478882	643973	818552	200230	792700	42
43	457004	617654	788807	197247	786645	43
44	435520	591581	759245	194223	780132	44
45	414450	565759	729844	191271	773075	45
46	393850	540289	700645	188468	765384	46
47	373752	515263	671706	185811	756968	47
48	354129	490709	643083	183186	747773	48
49	334944	466568	614776	180430	737812	49
50	316118	442812	586794	177453	727134	50
51	297634	419421	559212	174116	715873	51
52	279525	396415	532077	170451	704109	52
53	261809	373831	505366	166503	691895	53
54	244507	351679	479015	162344	679144	54

TABLE 57.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|AU}$	Age x
55	227604	329853	452858	158002	665696	55
56	211045	308224	426673	153551	651362	56
57	194832	286771	400387	148981	636039	57
58	179057	265583	374085	144270	619686	58
59	163774	244785	347869	139415	602319	59
60	149060	224504	321895	134346	583942	60
61	134949	204822	296269	128927	564581	61
62	121427	185729	271032	123011	544255	62
63	108515	167281	246314	116507	522927	63
64	96281·9	149615	222344	109406	500526	64
65	84836·9	132919	199375	101809	476892	65
66	74251·9	117328	177613	93889	451756	66
67	64555·7	102896	157157	85849	424964	67
68	55677·4	89530·2	137925	77813	396548	68
69	47520·2	77084·2	119770	69851	366667	69
70	40009·0	65484·2	102645	61990	335627	70
71	33151·6	54755·2	86630·6	54243·4	303855	71
72	27015·7	45040·9	71953·6	46685·4	271755	72
73	21655·1	36473·9	58846·6	39474·4	239821	73
74	17090·9	29111·8	47428·6	32790·4	208676	74
75	13285·6	22902·7	37666·8	26765·2	178952	75
76	10163·9	17750·8	29452·3	21462·7	151237	76
77	7644·65	13529·0	22636·6	16915·4	125935	77
78	5663·45	10130·6	17090·0	13140·0	103220	78
79	4150·65	7465·78	12698·4	10067·1	83181·5	79
80	3028·95	5431·98	9323·48	7598·62	65839·5	80
81	2214·96	3915·78	6795·88	5654·22	51128·5	81
82	1624·88	2806·08	4940·78	4147·32	38927·5	82
83	1188·37	2000·83	3562·08	2998·72	29087·8	83
84	856·38	1415·51	2540·58	2136·22	21345·5	84
85	606·55	991·36	1788·21	1497·39	15392·6	85
86	420·65	684·56	1237·17	1031·03	10898·2	86
87	284·19	462·48	835·83	696·58	7544·22	87
88	185·95	302·59	546·88	455·73	5073·32	88
89	117·11	190·56	344·42	286·99	3281·92	89
90	70·51	114·72	207·35	172·76	2020·52	90
91	40·24	65·46	118·32	98·57	1152·94	91
92	21·55	35·04	63·34	52·76	617·20	92
93	10·69	17·36	31·39	26·14	305·87	93
94	4·81	7·80	14·11	11·74	137·47	94
95	1·92	3·10	5·61	4·66	54·64	95
96	·65	1·03	1·88	1·55	18·25	96
97	·17	·26	·48	·39	4·63	97
98	·03	·04	·08	·06	·75	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 58. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age. x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age. x
16	26·34	5·21	4·74	4·93	16·25	57·47	16
17	26·05	5·29	4·85	5·10	16·82	58·10	17
18	25·77	5·37	4·95	5·28	17·42	58·78	18
19	25·53	5·45	5·06	5·45	18·03	59·53	19
20	25·33	5·54	5·18	5·63	18·68	60·35	20
21	25·18	5·63	5·30	5·79	19·34	61·24	21
22	25·08	5·73	5·43	5·96	20·02	62·21	22
23	25·01	5·82	5·56	6·13	20·72	63·24	23
24	24·97	5·92	5·69	6·31	21·43	64·32	24
25	24·95	6·02	5·83	6·50	22·15	65·44	25
26	24·93	6·13	5·96	6·69	22·89	66·59	26
27	24·91	6·23	6·11	6·88	23·64	67·77	27
28	24·89	6·34	6·25	7·08	24·41	68·96	28
29	24·85	6·45	6·40	7·28	25·21	70·19	29
30	24·81	6·56	6·54	7·49	26·04	71·45	30
31	24·76	6·68	6·70	7·69	26·89	72·72	31
32	24·71	6·79	6·87	7·93	27·79	74·08	32
33	24·64	6·90	7·04	8·17	28·73	75·48	33
34	24·57	7·02	7·21	8·42	29·71	76·93	34
35	24·50	7·13	7·38	8·68	30·75	78·44	35
36	24·41	7·24	7·56	8·95	31·83	79·99	36
37	24·32	7·35	7·74	9·21	32·96	81·58	37
38	24·22	7·45	7·91	9·48	34·14	83·21	38
39	24·12	7·56	8·08	9·75	35·36	84·87	39
40	24·01	7·66	8·25	10·01	36·63	86·56	40
41	23·89	7·77	8·43	10·26	37·95	88·30	41
42	23·77	7·87	8·61	10·52	39·32	90·09	42
43	23·65	7·98	8·79	10·79	40·75	91·95	43
44	23·51	8·08	8·98	11·06	42·24	93·88	44
45	23·36	8·18	9·18	11·35	43·81	95·89	45
46	23·20	8·28	9·38	11·66	45·45	97·97	46
47	23·02	8·38	9·59	11·97	47·16	100·13	47
48	22·82	8·49	9·81	12·31	48·95	102·38	48
49	22·62	8·59	10·03	12·68	50·81	104·73	49
50	22·40	8·71	10·26	13·07	52·74	107·19	50
51	22·18	8·83	10·50	13·48	54·77	109·75	51
52	21·95	8·94	10·74	13·91	56·88	112·42	52
53	21·71	9·06	10·98	14·35	59·07	115·17	53
54	21·45	9·17	11·21	14·81	61·36	118·00	54

TABLE 58.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	21·15	9·27	11·44	15·29	63·73	120·89	55
56	20·82	9·37	11·66	15·78	66·20	123·84	56
57	20·44	9·45	11·88	16·29	68·80	126·86	57
58	20·00	9·52	12·10	16·82	71·52	129·95	58
59	19·51	9·56	12·31	17·33	74·37	133·09	59
60	18·95	9·58	12·51	17·86	77·38	136·28	60
61	18·35	9·55	12·68	18·33	80·55	139·45	61
62	17·70	9·48	12·82	18·73	83·86	142·59	62
63	17·01	9·37	12·91	19·08	87·32	145·69	63
64	16·31	9·21	12·95	19·34	90·89	148·70	64
65	15·58	9·02	12·94	19·53	94·52	151·60	65
66	14·85	8·80	12·86	19·65	98·13	154·29	66
67	14·10	8·54	12·71	19·71	101·60	156·65	67
68	13·33	8·25	12·46	19·67	104·85	158·55	68
69	12·52	7·92	12·11	19·52	107·80	159·87	69
70	11·71	7·54	11·66	19·17	110·43	160·51	70
71	10·89	7·14	11·11	18·59	112·76	160·50	71
72	10·09	6·71	10·51	17·79	114·80	159·89	72
73	9·33	6·26	9·87	16·72	116·54	158·72	73
74	8·64	5·84	9·23	15·51	117·97	157·19	74
75	8·04	5·45	8·63	14·26	119·07	155·44	75
76	7·52	5·09	8·09	13·05	119·85	153·60	76
77	7·08	4·78	7·62	12·00	120·30	151·78	77
78	6·71	4·51	7·22	11·14	120·39	149·97	78
79	6·38	4·25	6·86	10·49	120·12	148·11	79
80	6·09	4·02	6·55	10·02	119·53	146·20	80
81	5·82	3·80	6·26	9·58	118·55	144·02	81
82	5·58	3·58	6·00	9·18	116·93	141·27	82
83	5·34	3·35	5·75	8·79	114·39	137·62	83
84	5·09	3·11	5·48	8·38	110·74	132·79	84
85	4·82	2·84	5·18	7·93	105·85	126·63	85
86	4·52	2·58	4·87	7·44	99·85	119·25	86
87	4·20	2·34	4·52	6·92	92·96	110·94	87
88	3·87	2·14	4·16	6·37	85·75	102·30	88
89	3·54	1·96	3·81	5·83	78·50	93·64	89
90	3·22	1·78	3·47	5·31	71·43	85·22	90
91	2·91	1·61	3·13	4·79	64·50	76·95	91
92	2·62	1·45	2·81	4·31	57·99	69·18	92
93	2·33	1·29	2·50	3·83	51·51	61·45	93
94	2·05	1·13	2·20	3·37	45·27	54·01	94
95	1·79	·98	1·92	2·94	39·56	47·19	95
96	1·48	·81	1·58	2·42	32·52	38·81	96
97	1·28	·67	1·33	2·06	27·70	33·04	97
98	·92	·46	·92	1·15	18·61	22·05	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 59. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1578979	1891324	2175045	295811	974155	16
17	1508513	1814731	2094955	295478	974155	17
18	1441640	1741940	2018520	295366	974155	18
19	1379090	1673673	1946790	294706	974100	19
20	1321188	1610198	1879971	293432	973888	20
21	1267750	1551329	1817874	291690	973427	21
22	1218396	1496634	1760064	289712	972586	22
23	1172582	1445618	1705946	287611	971250	23
24	1129525	1397450	1654646	285539	969316	24
25	1088605	1351465	1605505	283541	966783	25
26	1049429	1307317	1558186	281483	963654	26
27	1011476	1264485	1512129	279374	960016	27
28	974435	1222660	1467074	277182	955949	28
29	938183	1181641	1422864	274876	951605	29
30	902647	1141362	1379435	272505	947121	30
31	867904	1101869	1336801	270111	942587	31
32	833954	1063104	1294905	267807	938081	32
33	800799	1025080	1253767	265588	933675	33
34	768534	987905	1213404	263451	929371	34
35	737090	951522	1173738	261303	925138	35
36	706345	915762	1134555	258973	920918	36
37	676307	880619	1095752	256336	916550	37
38	646983	846090	1057353	253338	911863	38
39	618354	812174	1019381	249910	906734	39
40	590454	778925	981913	246094	901033	40
41	563337	746462	945139	242000	894772	41
42	536959	714753	909115	237685	888056	42
43	511280	683727	873780	233265	880985	43
44	486285	653383	839143	228845	873668	44
45	461919	623658	805152	224477	866186	45
46	438149	594555	771798	220129	858495	46
47	415061	566225	739224	215902	850504	47
48	392655	538676	707430	211851	842190	48
49	370950	511932	676452	207954	833387	49
50	349964	486015	646309	204144	824006	50
51	329667	460841	616868	200350	813964	51
52	309979	436270	587908	196424	803113	52
53	290833	412200	559272	192297	791326	53
54	272110	388470	530757	187956	778496	54

TABLE 59.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	253751	365003	502269	183391	764492	55
56	235677	341731	473765	178624	749378	56
57	217838	318576	445227	173660	733220	57
58	200255	295539	416673	168361	715978	58
59	182985	272696	388151	162633	697574	59
60	166059	249976	359538	156423	677919	60
61	149632	227521	330928	149472	656952	61
62	133879	205616	302580	141732	634504	62
63	118916	184426	274669	133344	610390	63
64	104852	164105	247406	124391	584489	64
65	91776·5	144903	221112	115052	556644	65
66	79706·5	126921	195959	105502	526670	66
67	68629·5	110188	172036	95908	494533	67
68	58525·5	94745·3	149463	86384	460491	68
69	49373·0	80579·3	128318	76933	424980	69
70	41191·0	67741·3	108766	67461	388599	70
71	33985·2	56285·3	90983·9	58063·1	352003	71
72	27734·9	46186·3	75074·9	48897·1	315665	72
73	22413·0	37462·2	61162·9	40191·1	279948	73
74	17972·0	30115·7	49307·9	32255·1	245281	74
75	14313·2	24008·7	39374·5	25380·5	212007	75
76	11322·8	18986·4	31173·1	19662·9	180504	76
77	8895·90	14906·7	24490·0	15082·0	151213	77
78	6935·30	11596·3	19064·6	11518·4	124492	78
79	5342·20	8905·34	14654·4	8790·6	100617	79
80	4062·70	6746·04	11116·5	6685·1	79798·4	80
81	3050·10	5039·54	8320·68	5018·92	62091·4	81
82	2260·71	3711·04	6142·98	3719·62	47367·4	82
83	1653·39	2691·44	4470·08	2720·52	35412·4	83
84	1191·49	1918·71	3200·48	1960·42	25917·1	84
85	843·89	1341·28	2249·11	1388·59	18531·9	85
86	585·24	918·44	1548·01	962·99	12918·3	86
87	395·39	615·87	1041·21	650·60	8749·69	87
88	258·70	401·81	680·10	425·66	5730·19	88
89	162·93	253·06	428·31	268·05	3608·79	89
90	98·09	152·35	257·85	161·41	2172·59	90
91	55·97	86·93	147·13	92·12	1239·70	91
92	29·96	46·54	78·76	49·32	663·64	92
93	14·85	23·07	39·03	24·44	328·88	93
94	6·68	10·37	17·54	10·99	147·81	94
95	2·66	4·12	6·97	4·37	58·75	95
96	·89	1·38	2·33	1·46	19·62	96
97	·23	·35	·59	·37	4·98	97
98	·04	·06	·10	·05	·81	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 60. $3\frac{1}{4}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	20·213	·3535	·1768	16
17	19·958	·3617	·1808	17
18	19·702	·3699	·1849	18
19	19·443	·3782	·1891	19
20	19·183	·3865	·1932	20
21	18·920	·3949	·1974	21
22	18·654	·4034	·2017	22
23	18·382	·4121	·2060	23
24	18·103	·4210	·2105	24
25	17·817	·4302	·2151	25
26	17·524	·4395	·2198	26
27	17·225	·4491	·2246	27
28	16·920	·4588	·2294	28
29	16·612	·4687	·2343	29
30	16·300	·4787	·2393	30
31	15·986	·4887	·2444	31
32	15·669	·4989	·2494	32
33	15·351	·5090	·2545	33
34	15·030	·5193	·2596	34
35	14·706	·5297	·2648	35
36	14·380	·5401	·2700	36
37	14·054	·5505	·2753	37
38	13·728	·5609	·2805	38
39	13·404	·5713	·2857	39
40	13·081	·5816	·2908	40
41	12·760	·5919	·2959	41
42	12·440	·6021	·3011	42
43	12·121	·6123	·3062	43
44	11·801	·6226	·3113	44
45	11·477	·6329	·3165	45
46	11·149	·6434	·3217	46
47	10·815	·6541	·3271	47
48	10·475	·6650	·3325	48
49	10·130	·6760	·3380	49
50	9·782	·6872	·3436	50
51	9·434	·6983	·3491	51
52	9·085	·7094	·3547	52
53	8·739	·7205	·3602	53
54	8·396	·7315	·3657	54

TABLE 60.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	8·056	·7423	·3712	55
56	7·720	·7531	·3766	56
57	7·388	·7637	·3818	57
58	7·060	·7742	·3871	58
59	6·740	·7844	·3922	59
60	6·429	·7944	·3972	60
61	6·125	·8041	·4021	61
62	5·832	·8135	·4067	62
63	5·551	·8225	·4112	63
64	5·282	·8311	·4155	64
65	5·023	·8394	·4197	65
66	4·776	·8472	·4236	66
67	4·537	·8549	·4274	67
68	4·305	·8623	·4312	68
69	4·077	·8696	·4348	69
70	3·851	·8768	·4384	70
71	3·627	·8840	·4420	71
72	3·407	·8910	·4455	72
73	3·194	·8978	·4489	73
74	2·987	·9045	·4522	74
75	2·791	·9107	·4554	75
76	2·609	·9166	·4583	76
77	2·442	·9219	·4610	77
78	2·290	·9268	·4634	78
79	2·156	·9310	·4655	79
80	2·041	·9347	·4674	80
81	1·943	·9379	·4689	81
82	1·861	·9405	·4702	82
83	1·783	·9430	·4715	83
84	1·705	·9455	·4727	84
85	1·618	·9482	·4741	85
86	1·520	·9514	·4757	86
87	1·407	·9550	·4775	87
88	1·288	·9588	·4794	88
89	1·170	·9626	·4813	89
90	1·056	·9662	·4831	90
91	·942	·9699	·4849	91
92	·838	·9732	·4866	92
93	·734	·9765	·4883	93
94	·632	·9798	·4899	94
95	·544	·9826	·4913	95
96	·422	·9865	·4932	96
97	·331	·9894	·4947	97
98	...	...	...	98
99	...	...	...	99
100	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 61. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
16	59946	1357490	23·142	·2598	·01123	16
17	57926	1299564	22·933	·2665	·01162	17
18	55958	1243606	22·721	·2733	·01203	18
19	54041	1189565	22·510	·2801	·01244	19
20	52171	1137394	22·298	·2868	·01286	20
21	50351	1087043	22·085	·2937	·01330	21
22	48581	1038462	21·874	·3004	·01373	22
23	46862	991600	21·657	·3073	·01420	23
24	45195	946405	21·438	·3143	·01466	24
25	43580	902825	21·213	·3215	·01515	25
26	42018	860807	20·984	·3289	·01567	26
27	40508	820299	20·747	·3365	·01622	27
28	39048	781251	20·504	·3442	·01679	28
29	37637	743614	20·255	·3522	·01739	29
30	36271	707343	19·999	·3604	·01802	30
31	34948	672395	19·737	·3687	·01869	31
32	33666	638729	19·470	·3773	·01938	32
33	32424	606305	19·197	·3860	·02011	33
34	31218	575087	18·919	·3949	·02087	34
35	30050	545037	18·635	·4040	·02168	35
36	28916	516121	18·346	·4132	·02252	36
37	27816	488305	18·052	·4227	·02341	37
38	26749	461556	17·753	·4322	·02434	38
39	25712	435844	17·448	·4420	·02533	39
40	24705	411139	17·139	·4518	·02636	40
41	23726	387413	16·825	·4619	·02745	41
42	22775	364638	16·507	·4721	·02860	42
43	21851	342787	16·185	·4823	·02980	43
44	20954	321833	15·855	·4929	·03109	44
45	20083	301750	15·521	·5036	·03245	45
46	19239	282511	15·180	·5145	·03389	46
47	18420	264091	14·833	·5256	·03544	47
48	17624	246467	14·481	·5369	·03707	48
49	16850	229617	14·123	·5483	·03883	49
50	16096	213521	13·761	·5599	·04068	50
51	15358	198163	13·399	·5715	·04265	51
52	14636	183527	13·036	·5831	·04472	52
53	13928	169599	12·673	·5947	·04692	53
54	13234	156365	12·311	·6063	·04924	54

TABLE 61.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	12555	143810	11·951	·6178	·05169	55
56	11892	131918	11·588	·6294	·05431	56
57	11246	120672	11·226	·6410	·05709	57
58	10618	110054	10·860	·6527	·06010	58
59	10008	100046	10·493	·6644	·06332	59
60	9413·7	90632·8	10·124	·6762	·06679	60
61	8834·5	81798·3	9·754	·6880	·07054	61
62	8269·1	73529·2	9·386	·6998	·07456	62
63	7716·5	65812·7	9·023	·7114	·07884	63
64	7176·5	58636·2	8·664	·7229	·08344	64
65	6648·4	51987·8	8·313	·7341	·08831	65
66	6133·2	45854·6	7·969	·7451	·09350	66
67	5632·0	40222·6	7·635	·7558	·09900	67
68	5146·2	35076·4	7·308	·7663	·10485	68
69	4678·2	30398·2	6·990	·7764	·11108	69
70	4229·7	26168·5	6·678	·7864	·11776	70
71	3802·9	22365·6	6·372	·7962	·12495	71
72	3399·0	18966·6	6·070	·8059	·13276	72
73	3019·0	15947·6	5·773	·8154	·14124	73
74	2662·3	13285·3	5·479	·8248	·15053	74
75	2328·9	10956·4	5·192	·8340	·16062	75
76	2018·5	8937·9	4·916	·8428	·17143	76
77	1731·2	7206·7	4·650	·8513	·18307	77
78	1467·4	5739·3	4·397	·8594	·19545	78
79	1228·5	4510·8	4·157	·8670	·20857	79
80	1014·8	3496·0	3·929	·8743	·22253	80
81	826·86	2669·16	3·710	·8813	·23756	81
82	663·90	2005·26	3·502	·8880	·25357	82
83	524·57	1480·69	3·300	·8945	·27105	83
84	407·38	1073·31	3·113	·9004	·28925	84
85	310·38	762·93	2·934	·9062	·30885	85
86	231·74	531·19	2·767	·9115	·32942	86
87	169·31	361·88	2·610	·9165	·35116	87
88	121·19	240·69	2·457	·9214	·37502	88
89	84·92	155·77	2·303	·9263	·40223	89
90	58·30	97·47	2·140	·9316	·43531	90
91	39·09	58·38	1·959	·9373	·47848	91
92	25·47	32·91	1·755	·9439	·53782	92
93	15·89	17·02	1·529	·9511	·62204	93
94	9·25	7·77	1·291	·9587	·74261	94
95	4·84	2·93	1·046	·9666	·92404	95
96	2·13	·80	·791	·9747	1·23224	96
97	·67	·13	·609	·9805	1·61002	97
98	·13	·00	·416	·9867	2·37188	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 62. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	19·08	3·97	3·76	3·95	14·14	44·89	16
17	18·91	4·06	3·87	4·09	14·64	45·56	17
18	18·76	4·15	3·98	4·23	15·15	46·28	18
19	18·65	4·24	4·10	4·38	15·69	47·06	19
20	18·58	4·33	4·22	4·52	16·25	47·90	20
21	18·53	4·42	4·33	4·67	16·84	48·80	21
22	18·53	4·51	4·45	4·83	17·44	49·76	22
23	18·55	4·60	4·57	4·98	18·06	50·75	23
24	18·58	4·69	4·69	5·13	18·70	51·79	24
25	18·62	4·78	4·81	5·28	19·37	52·86	25
26	18·67	4·88	4·93	5·44	20·04	53·96	26
27	18·72	4·98	5·05	5·61	20·75	55·10	27
28	18·77	5·07	5·18	5·78	21·47	56·28	28
29	18·83	5·18	5·31	5·96	22·22	57·49	29
30	18·88	5·28	5·44	6·14	23·00	58·74	30
31	18·93	5·39	5·58	6·32	23·80	60·03	31
32	18·99	5·50	5·73	6·51	24·64	61·36	32
33	19·04	5·61	5·88	6·70	25·50	62·73	33
34	19·09	5·73	6·03	6·90	26·39	64·14	34
35	19·14	5·84	6·18	7·12	27·31	65·59	35
36	19·19	5·96	6·34	7·33	28·26	67·09	36
37	19·24	6·08	6·51	7·56	29·24	68·63	37
38	19·29	6·20	6·67	7·79	30·26	70·21	38
39	19·33	6·32	6·85	8·03	31·31	71·83	39
40	19·35	6·44	7·02	8·28	32·39	73·48	40
41	19·37	6·56	7·20	8·53	33·51	75·17	41
42	19·38	6·68	7·38	8·79	34·67	76·91	42
43	19·38	6·80	7·57	9·06	35·88	78·68	43
44	19·37	6·92	7·75	9·35	37·12	80·52	44
45	19·36	7·04	7·95	9·64	38·42	82·40	45
46	19·33	7·16	8·14	9·94	39·76	84·33	46
47	19·29	7·29	8·35	10·25	41·16	86·33	47
48	19·24	7·41	8·55	10·57	42·61	88·38	48
49	19·17	7·53	8·77	10·90	44·12	90·49	49
50	19·08	7·65	8·99	11·25	45·69	92·65	50
51	18·98	7·76	9·21	11·61	47·32	94·88	51
52	18·86	7·87	9·43	11·98	49·01	97·16	52
53	18·74	7·97	9·66	12·36	50·76	99·49	53
54	18·60	8·07	9·89	12·75	52·57	101·89	54

TABLE 62.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	18·44	8·17	10·12	13·15	54·45	104·34	55
56	18·26	8·26	10·35	13·57	56·41	106·85	56
57	18·05	8·35	10·57	13·98	58·45	109·40	57
58	17·82	8·43	10·78	14·39	60·58	112·00	58
59	17·56	8·49	10·97	14·81	62·82	114·65	59
60	17·27	8·54	11·15	15·20	65·16	117·33	60
61	16·95	8·58	11·32	15·60	67·61	120·05	61
62	16·59	8·59	11·47	15·98	70·14	122·77	62
63	16·20	8·58	11·59	16·34	72·75	125·46	63
64	15·77	8·55	11·69	16·68	75·40	128·09	64
65	15·31	8·49	11·76	16·97	78·09	130·63	65
66	14·81	8·41	11·80	17·26	80·81	133·09	66
67	14·27	8·31	11·81	17·48	83·54	135·41	67
68	13·69	8·17	11·78	17·67	86·27	137·57	68
69	13·08	7·99	11·68	17·76	88·96	139·47	69
70	12·43	7·78	11·52	17·75	91·57	141·05	70
71	11·77	7·53	11·28	17·60	94·00	142·19	71
72	11·10	7·25	10·98	17·34	96·17	142·84	72
73	10·43	6·95	10·61	16·95	97·99	142·93	73
74	9·76	6·62	10·20	16·46	99·42	142·46	74
75	9·09	6·28	9·73	15·87	100·43	141·40	75
76	8·42	5·92	9·23	15·17	101·03	139·78	76
77	7·76	5·56	8·70	14·42	101·24	137·68	77
78	7·12	5·18	8·13	13·61	101·09	135·14	78
79	6·51	4·80	7·54	12·77	100·56	132·18	79
80	5·94	4·43	6·94	11·92	99·59	128·82	80
81	5·40	4·05	6·37	11·05	98·11	124·99	81
82	4·90	3·70	5·85	10·18	96·06	120·69	82
83	4·44	3·37	5·38	9·33	93·51	116·04	83
84	4·01	3·07	4·99	8·55	90·57	111·19	84
85	3·61	2·82	4·64	7·85	87·44	106·35	85
86	3·24	2·60	4·34	7·23	84·22	101·62	86
87	2·92	2·41	4·07	6·70	80·98	97·09	87
88	2·67	2·25	3·83	6·25	77·45	92·46	88
89	2·51	2·12	3·59	5·87	73·44	87·52	89
90	2·33	1·97	3·34	5·46	68·79	81·89	90
91	2·14	1·81	3·06	5·01	63·33	75·35	91
92	1·92	1·62	2·76	4·50	56·90	67·71	92
93	1·69	1·42	2·42	3·94	49·88	59·35	93
94	1·44	1·21	2·06	3·36	42·51	50·58	94
95	1·19	1·00	1·70	2·77	35·07	41·72	95
96	·94	·79	1·34	2·19	27·71	32·98	96
97	·74	·62	1·07	1·72	21·87	26·02	97
98	·54	·46	·76	1·23	15·70	18·69	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 63. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12|12}_{x}$	After Two Years. $K^{24|All}_{x}$	Age x
16	1143445	1381264	1606347	236740	847875	16
17	1095361	1330352	1554432	236740	847875	17
18	1050043	1282187	1505128	236740	847875	18
19	1007921	1237096	1458717	236519	847875	19
20	969054	1195096	1415178	236041	847875	20
21	933279	1155990	1374278	235375	847670	21
22	900143	1119342	1335602	234435	847225	22
23	869082	1084702	1298767	233196	846461	23
24	839629	1051660	1263423	231769	845357	24
25	811448	1019928	1229339	230260	843937	25
26	784361	989332	1196347	228762	842268	26
27	758246	959751	1164374	227277	840411	27
28	732992	931116	1133353	225766	838462	28
29	708534	903361	1103222	224193	836392	29
30	684777	876353	1073849	222567	834212	30
31	661671	850042	1045188	220858	831898	31
32	639170	824351	1017165	219073	829429	32
33	617266	799275	989776	217256	826720	33
34	595950	774778	962956	215507	823761	34
35	575215	750827	936647	213791	820545	35
36	555023	727392	910825	212081	817066	36
37	535284	704391	885385	210323	813323	37
38	515944	681751	860263	208468	809313	38
39	496905	659355	835350	206526	804960	39
40	478154	637177	810601	204510	800247	40
41	459657	615218	786004	202403	795163	41
42	441432	593483	761573	200264	789700	42
43	423519	572022	737347	198077	783922	43
44	405951	550902	713381	195831	777866	44
45	388740	530121	689708	193533	771548	45
46	371874	509678	666356	191174	764963	46
47	355327	489554	643295	188746	758130	47
48	339039	469645	620413	186260	750994	48
49	322977	449878	597613	183709	743481	49
50	307134	430214	574836	181057	735477	50
51	291505	410670	552069	178259	726813	51
52	276107	391254	529310	175290	717353	52
53	260958	371993	506565	172121	707016	53
54	246078	352917	483851	168754	695761	54

TABLE 63.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	231460	334045	461164	165157	683657	55
56	217102	315374	438473	161332	670814	56
57	203016	296916	415782	157238	657341	57
58	189224	278698	393127	152855	643298	58
59	175739	260729	370529	148165	628679	59
60	162576	242994	347989	143156	613390	60
61	149725	225491	325498	137820	597247	61
62	137193	208215	303033	132136	580005	62
63	125001	191214	280647	126072	561374	63
64	113189	174542	258414	119634	541144	64
65	101789	158257	236436	112864	519214	65
66	90834·8	142442	214834	105799	495612	66
67	80375·8	127161	193692	98485	470466	67
68	70460·4	112495	173102	90912	443946	68
69	61167·5	98562·6	153215	83077	416185	69
70	52581·7	85490·6	134214	75051	387312	70
71	44763·8	73402·6	116311	66956	357473	71
72	37740·4	62385·6	99701·8	58954·2	326867	72
73	31497·6	52465·2	84503·8	51172·2	295833	73
74	25991·7	43615·9	70758·8	43816·2	264687	74
75	21174·7	35794·6	58466·8	36945·2	233895	75
76	17003·2	28956·6	47598·8	30634·2	203924	76
77	13443·1	23061·2	38120·7	24957·3	175262	77
78	10454·4	18059·8	29994·8	19976·2	148337	78
79	7998·98	13900·0	23156·2	15694·8	123529	79
80	6023·18	10514·1	17560·4	12093·6	101068	80
81	4463·78	7816·54	13086·5	9133·9	81123·6	81
82	3254·48	5709·84	9592·65	6757·75	63774·6	82
83	2329·70	4096·34	6920·95	4898·45	49052·6	83
84	1633·46	2885·24	4915·95	3483·45	36897·6	84
85	1119·16	1993·09	3433·55	2435·05	27139·4	85
86	749·98	1351·82	2357·65	1674·75	19516·9	86
87	494·32	903·11	1592·86	1134·34	13710·1	87
88	323·80	597·13	1060·87	757·45	9386·08	88
89	213·01	392·81	697·87	498·38	6236·48	89
90	136·03	250·85	445·66	318·29	4010·28	90
91	83·69	154·33	274·19	195·76	2475·68	91
92	49·00	90·36	160·54	114·61	1449·48	92
93	26·79	49·40	87·77	62·65	792·40	93
94	13·30	24·52	43·56	31·09	393·25	94
95	5·74	10·58	18·80	13·41	169·68	95
96	2·00	3·69	6·56	4·67	59·16	96
97	·50	·92	1·64	1·16	14·74	97
98	·07	·13	·23	·16	2·05	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 64. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	22·58	4·77	4·41	4·63	17·10	53·49	16
17	22·42	4·88	4·54	4·79	17·69	54·33	17
18	22·29	5·00	4·68	4·96	18·31	55·25	18
19	22·19	5·13	4·82	5·13	18·96	56·23	19
20	22·14	5·25	4·96	5·30	19·64	57·28	20
21	22·12	5·36	5·10	5·47	20·34	58·39	21
22	22·13	5·48	5·24	5·64	21·06	59·56	22
23	22·16	5·59	5·38	5·82	21·81	60·77	23
24	22·21	5·70	5·53	6·01	22·60	62·04	24
25	22·26	5·82	5·68	6·20	23·41	63·36	25
26	22·31	5·94	5·83	6·39	24·25	64·72	26
27	22·37	6·06	5·99	6·59	25·12	66·13	27
28	22·43	6·19	6·15	6·80	26·02	67·59	28
29	22·50	6·32	6·31	7·00	26·96	69·08	29
30	22·56	6·45	6·48	7·21	27·92	70·62	30
31	22·63	6·59	6·64	7·43	28·92	72·21	31
32	22·68	6·72	6·81	7·65	29·95	73·82	32
33	22·73	6·85	6·98	7·88	31·02	75·46	33
34	22·76	6·98	7·15	8·12	32·11	77·12	34
35	22·77	7·11	7·33	8·36	33·24	78·82	35
36	22·78	7·24	7·51	8·61	34·39	80·54	36
37	22·77	7·37	7·70	8·87	35·59	82·30	37
38	22·76	7·49	7·89	9·14	36·83	84·10	38
39	22·74	7·62	8·08	9·41	38·12	85·98	39
40	22·72	7·76	8·27	9·69	39·46	87·91	40
41	22·69	7·90	8·47	9·97	40·86	89·90	41
42	22·65	8·03	8·68	10·27	42·32	91·95	42
43	22·60	8·17	8·89	10·56	43·83	94·04	43
44	22·53	8·30	9·10	10·87	45·39	96·18	44
45	22·44	8·42	9·31	11·19	47·00	98·36	45
46	22·33	8·53	9·53	11·54	48·66	100·58	46
47	22·22	8·63	9·73	11·90	50·36	102·84	47
48	22·08	8·74	9·93	12·29	52·09	105·13	48
49	21·93	8·84	10·14	12·68	53·88	107·46	49
50	21·75	8·94	10·34	13·08	55·72	109·83	50
51	21·55	9·03	10·56	13·49	57·64	112·28	51
52	21·34	9·14	10·79	13·90	59·65	114·81	52
53	21·10	9·24	11·03	14·31	61·78	117·45	53
54	20·84	9·34	11·27	14·74	64·02	120·21	54

TABLE 64.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	20·57	9·44	11·52	15·17	66·36	123·05	55
56	20·25	9·51	11·77	15·62	68·79	125·94	56
57	19·90	9·57	11·99	16·09	71·31	128·85	57
58	19·50	9·60	12·19	16·57	73·89	131·75	58
59	19·07	9·60	12·36	17·06	76·56	134·64	59
60	18·60	9·57	12·49	17·56	79·30	137·51	60
61	18·09	9·51	12·58	18·06	82·13	140·38	61
62	17·55	9·43	12·63	18·52	85·07	143·21	62
63	16·97	9·32	12·64	18·90	88·13	145·97	63
64	16·36	9·18	12·62	19·24	91·30	148·70	64
65	15·72	9·03	12·56	19·49	94·56	151·36	65
66	15·08	8·86	12·48	19·65	97·85	153·92	66
67	14·45	8·68	12·36	19·76	101·09	156·33	67
68	13·80	8·48	12·20	19·81	104·20	158·49	68
69	13·13	8·25	11·98	19·79	107·10	160·24	69
70	12·40	7·97	11·69	19·66	109·69	161·41	70
71	11·61	7·63	11·32	19·40	111·90	161·86	71
72	10·77	7·25	10·87	18·97	113·61	161·48	72
73	9·92	6·84	10·37	18·40	114·73	160·25	73
74	9·07	6·42	9·83	17·68	115·26	158·26	74
75	8·26	6·00	9·26	16·86	115·26	155·64	75
76	7·48	5·60	8·68	15·97	114·82	152·55	76
77	6·75	5·19	8·09	15·06	114·04	149·12	77
78	6·07	4·77	7·49	14·18	112·92	145·44	78
79	5·48	4·35	6·93	13·33	111·38	141·47	79
80	4·99	3·93	6·42	12·52	109·35	137·20	80
81	4·60	3·51	5·98	11·72	106·70	132·51	81
82	4·30	3·11	5·65	10·95	103·39	127·40	82
83	4·06	2·77	5·33	10·23	99·64	122·03	83
84	3·83	2·49	5·03	9·54	95·72	116·61	84
85	3·61	2·29	4·75	8·91	91·98	111·53	85
86	3·41	2·14	4·48	8·35	88·65	107·03	86
87	3·22	2·02	4·23	7·89	85·80	103·15	87
88	3·03	1·90	3·99	7·43	83·06	99·42	88
89	2·85	1·79	3·74	6·98	79·98	95·33	89
90	2·65	1·66	3·48	6·49	75·92	90·21	90
91	2·43	1·53	3·19	5·96	69·66	82·76	91
92	2·18	1·37	2·87	5·35	62·60	74·37	92
93	1·91	1·20	2·52	4·69	54·87	65·19	93
94	1·63	1·02	2·14	4·00	46·76	55·56	94
95	1·34	·84	1·77	3·30	38·57	45·83	95
96	1·06	·66	1·40	2·61	30·48	36·22	96
97	·85	·52	1·10	2·08	24·04	28·58	97
98	·61	·38	·77	1·53	17·23	20·52	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 65. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1353723	1639675	1904049	277515	1024844	16
17	1298922	1581691	1844827	277515	1024844	17
18	1247398	1527263	1789033	277515	1024844	18
19	1199337	1476453	1737013	277130	1024789	19
20	1154789	1428613	1687526	276440	1024524	20
21	1113581	1383664	1640527	275467	1024011	21
22	1075103	1341181	1595768	274231	1023269	22
23	1038698	1300672	1552826	272895	1022315	23
24	1003814	1261646	1511362	271513	1021257	24
25	970130	1223790	1471109	270093	1020147	25
26	937522	1187074	1431997	268595	1018992	26
27	906084	1151635	1394124	266986	1017713	27
28	875819	1117472	1357535	265277	1016241	28
29	846646	1084503	1322036	263475	1014555	29
30	818382	1052433	1287342	261592	1012670	30
31	790754	1020995	1253128	259669	1010605	31
32	763622	989919	1219170	257714	1008273	32
33	736861	959061	1185371	255699	1005564	33
34	710423	928423	1151742	253600	1002382	34
35	684328	898040	1118357	251395	998676	35
36	658623	867973	1085224	249124	994491	36
37	633410	838336	1052467	246826	989925	37
38	608751	809232	1020198	244426	985124	38
39	584677	780752	988466	241961	980141	39
40	561213	752928	957340	239391	974949	40
41	538310	725667	926714	236704	969526	41
42	515854	698818	896471	233821	963784	42
43	493769	672249	866444	230809	957672	43
44	472029	645866	836530	227748	951082	44
45	450653	619670	806703	224753	943922	45
46	429699	593762	777002	221902	936099	46
47	409199	568236	747484	219192	927515	47
48	389127	543119	718205	216507	918110	48
49	369446	518354	689167	213680	907891	49
50	350078	493914	660379	210617	896906	50
51	331006	469779	631920	207173	885287	51
52	312265	445970	603838	203380	873113	52
53	293875	422526	576111	199282	860434	53
54	275859	399459	548672	194951	847156	54

TABLE 65.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	258199	376656	521344	190414	833105	55
56	240835	353977	493887	185747	818075	56
57	223765	331390	466212	180936	801942	57
58	207077	308975	438387	175953	784642	58
59	190819	286851	410500	170788	766168	59
60	175064	265135	382689	165361	746491	60
61	159842	243903	355044	159516	725605	61
62	145130	223130	327587	153080	703490	62
63	130949	202869	300439	145937	680066	63
64	117373	183264	273838	138055	655206	64
65	104529	164527	248060	129529	628682	65
66	92507·5	146821	223347	120535	600136	66
67	81360·5	130229	199830	111292	569334	67
68	71024·5	114669	177441	101936	536254	68
69	61407·7	99995·6	156037	92549	501027	69
70	52439·0	86144·6	135590	83161	463964	70
71	44143·5	73165·6	116218	73790	425529	71
72	36616·4	61248·6	98212·6	64518·4	386151	72
73	29937·6	50574·6	81882·6	55535·4	346363	73
74	24150·6	41240·1	67405·6	47060·4	306874	74
75	19228·8	33209·3	54779·6	39266·4	268430	75
76	15098·6	26393·0	43911·6	32250·4	231762	76
77	11679·0	20662·4	34660·1	26078·9	197417	77
78	8912·32	15916·6	26914·4	20807·6	165696	78
79	6732·82	12077·2	20587·2	16379·8	136826	79
80	5060·62	9045·19	15555·9	12700·1	110973	80
81	3801·92	6700·59	11647·4	9694·1	88224·5	81
82	2854·59	4919·09	8669·17	7276·53	68636·5	82
83	2128·53	3579·69	6375·97	5366·73	52269·5	83
84	1559·26	2575·99	4624·47	3887·23	38993·5	84
85	1120·88	1831·74	3304·27	2766·43	28547·5	85
86	789·83	1285·40	2323·02	1935·98	20544·2	86
87	544·97	886·90	1602·84	1335·76	14525·7	87
88	367·64	598·30	1081·29	901·11	10065·6	88
89	241·84	393·57	711·30	592·79	6791·92	89
90	154·44	251·33	454·24	378·55	4426·32	90
91	95·02	154·62	279·46	232·93	2723·22	91
92	55·63	90·52	163·62	136·37	1594·42	92
93	30·41	49·48	89·45	74·55	871·63	93
94	15·09	24·55	44·39	37·00	432·56	94
95	6·51	10·59	19·15	15·97	186·64	95
96	2·27	3·69	6·67	5·58	65·07	96
97	·57	·92	1·66	1·40	16·21	97
98	·08	·13	·23	·20	2·25	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 66. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	27·02	5·53	5·17	5·55	19·57	62·84	16
17	26·74	5·62	5·28	5·74	20·26	63·64	17
18	26·49	5·71	5·40	5·94	20·97	64 51	18
19	26·27	5·81	5·53	6·14	21·71	65·46	19
20	26·10	5·91	5·66	6·33	22·48	66·49	20
21	25·98	6·02	5·80	6·53	23·29	67·62	21
22	25·91	6·12	5·95	6·73	24·12	68·83	22
23	25·89	6·24	6·10	6·93	24·98	70·13	23
24	25·89	6·35	6·26	7·14	25·85	71·49	24
25	25·91	6·47	6·42	7·36	26·75	72·91	25
26	25·94	6·60	6·58	7·58	27·67	74·38	26
27	25·98	6·72	6·75	7·81	28·62	75·87	27
28	26·00	6·85	6·92	8·05	29·58	77·40	28
29	26·01	6·98	7·09	8·29	30·58	78·95	29
30	26·02	7·12	7·27	8·53	31·61	80·54	30
31	26·01	7·25	7·46	8·79	32·67	82·18	31
32	25·99	7·38	7·65	9·06	33·78	83·87	32
33	25·97	7·51	7·85	9·33	34·94	85·61	33
34	25·94	7·65	8·05	9·63	36·15	87·42	34
35	25·91	7·78	8·25	9·93	37·42	89·29	35
36	25·86	7·91	8·46	10·24	38·74	91·21	36
37	25·80	8·04	8·66	10·55	40·11	93·17	37
38	25·74	8·17	8·86	10·86	41·54	95·16	38
39	25·66	8·29	9·06	11·16	43·01	97·19	39
40	25·57	8·41	9·26	11·46	44·54	99·24	40
41	25·47	8·53	9·46	11·76	46·11	101·34	41
42	25·37	8·66	9·66	12·06	47·74	103·49	42
43	25·26	8·77	9·87	12·36	49·43	105·69	43
44	25·13	8·89	10·09	12·68	51·19	107·98	44
45	24·99	9·00	10·31	13·01	53·03	110·35	45
46	24·83	9·12	10·54	13·36	54·95	112·80	46
47	24·66	9·23	10·77	13·71	56·96	115·33	47
48	24·47	9·35	11·01	14·09	59·04	117·97	48
49	24·27	9·48	11·26	14·50	61·22	120·73	49
50	24·07	9·60	11·52	14·94	63·49	123·62	50
51	23·86	9·74	11·78	15·40	65·86	126·65	51
52	23·65	9·87	12·05	15·89	68·35	129·81	52
53	23·42	10·01	12·32	16·39	70·95	133·09	53
54	23·18	10·14	12·60	16·90	73·65	136·47	54

TABLE 66.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	22·90	10·26	12·86	17·44	76·47	139·94	55
56	22·59	10·38	13·11	17·99	79·40	143·47	56
57	22·21	10·47	13·36	18·56	82·45	147·06	57
58	21·78	10·55	13·60	19·14	85·60	150·67	58
59	21·27	10·60	13·83	19·69	88·87	154·26	59
60	20·68	10·61	14·03	20·22	92·25	157·80	60
61	20·04	10·57	14·20	20·70	95·73	161·24	61
62	19·33	10·48	14·33	21·10	99·33	164·57	62
63	18·59	10·35	14·39	21·43	103·00	167·76	63
64	17·81	10·16	14·41	21·64	106·75	170·77	64
65	17·02	9·93	14·35	21·79	110·53	173·62	65
66	16·21	9·67	14·23	21·84	114·26	176·22	66
67	15·39	9·38	14·03	21·83	117·88	178·51	67
68	14·56	9·06	13·74	21·75	121·30	180·40	68
69	13·71	8·70	13·35	21·54	124·49	181·79	69
70	12·85	8·31	12·88	21·15	127·41	182·60	70
71	12·01	7·89	12·31	20·53	130·08	182·81	71
72	11·18	7·44	11·67	19·66	132·42	182·36	72
73	10·39	6·97	11·00	18·55	134·35	181·25	73
74	9·66	6·52	10·33	17·25	135·83	179·59	74
75	9·02	6·09	9·68	15·90	136·79	177·48	75
76	8·44	5·70	9·09	14·59	137·19	175·00	76
77	7·94	5·35	8·55	13·42	136·99	172·25	77
78	7·50	5·02	8·08	12·45	136·18	169·23	78
79	7·09	4·71	7·63	11·67	134·67	165·78	79
80	6·71	4·41	7·21	11·02	132·44	161·80	80
81	6·34	4·12	6·82	10·43	129·43	157·13	81
82	5·98	3·82	6·44	9·84	125·60	151·68	82
83	5·65	3·53	6·07	9·29	121·05	145·59	83
84	5·32	3·24	5·73	8·76	115·90	138·96	84
85	5·02	2·96	5·40	8·27	110·37	132·02	85
86	4·74	2·70	5·10	7·80	104·69	125·03	86
87	4·48	2·50	4·82	7·37	99·11	118·27	87
88	4·22	2·34	4·54	6·94	93·49	111·53	88
89	3·96	2·19	4·26	6·52	87·77	104·70	89
90	3·69	2·04	3·97	6·06	81·64	97·39	90
91	3·38	1·87	3·64	5·56	74·90	89·35	91
92	3·04	1·68	3·27	5·00	67·31	80·30	92
93	2·66	1·47	2·87	4·38	59·00	70·39	93
94	2·27	1·25	2·44	3·73	50·28	59·98	94
95	1·87	1·04	2·02	3·08	41·47	49·48	95
96	1·48	·82	1·60	2·43	32·78	39·11	96
97	1·17	·64	1·26	1·91	25·87	30·85	97
98	·84	·46	·92	1·38	18·53	22·13	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 67. $3\frac{1}{4}$ PER CENT

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|AU}$	Age x
16	1619549	1951200	2260953	332496	1173315	16
17	1549073	1874596	2180519	332496	1173315	17
18	1482177	1801779	2104058	332383	1173315	18
19	1419599	1733482	2032297	331722	1173260	19
20	1361671	1669978	1965447	330448	1173048	20
21	1308215	1611088	1903329	328705	1172587	21
22	1258857	1556388	1845514	326726	1171746	22
23	1213052	1505382	1791407	324626	1170410	23
24	1170023	1457245	1740140	322556	1168477	24
25	1129149	1411311	1691055	320558	1165948	25
26	1090037	1367235	1643813	318504	1162824	26
27	1052164	1324493	1597853	316401	1159193	27
28	1015217	1282773	1552912	314213	1155137	28
29	979067	1241870	1508826	311913	1150805	29
30	943635	1201708	1465524	309549	1146334	30
31	908993	1162330	1423014	307163	1141813	31
32	875138	1123674	1381236	304866	1137319	32
33	842067	1085746	1340202	302652	1132925	33
34	809870	1048650	1299925	300519	1128630	34
35	778476	1012325	1260323	298375	1124403	35
36	747760	976599	1221177	296046	1120188	36
37	717726	941460	1182379	293408	1115821	37
38	688376	906899	1143945	290409	1111129	38
39	659686	872911	1105893	286974	1105989	39
40	631686	839542	1068290	283144	1100268	40
41	604425	806907	1031321	279029	1093973	41
42	577854	774967	995034	274682	1087208	42
43	551932	743646	959363	270221	1080070	43
44	526640	712940	924314	265748	1072666	44
45	501920	682784	889830	261317	1065076	45
46	477742	653181	855903	256894	1057253	46
47	454192	624285	822678	252582	1049102	47
48	431273	596105	790156	248439	1040597	48
49	409008	568670	758378	244441	1031567	49
50	387417	542006	727367	240521	1021916	50
51	366474	516031	696990	236606	1011554	51
52	346098	490603	667019	232543	1000324	52
53	326223	465617	637293	228259	988088	53
54	306727	440907	607600	223739	974728	54

TABLE 67.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	287546	416389	577836	218970	960097	55
56	268594	391987	547947	213973	944248	56
57	249812	367608	517901	208746	927236	57
58	231211	343237	487694	203140	908996	58
59	212840	318938	457354	197047	889418	59
60	194717	294611	426717	190399	868372	60
61	176996	270387	395853	182902	845753	61
62	159857	246554	365010	174482	821331	62
63	143423	223281	334355	165270	794847	63
64	127815	200729	304099	155334	766102	64
65	113140	179179	274590	144854	734852	65
66	99431·9	158758	246025	134008	700813	66
67	86696·9	139521	218521	122978	663867	67
68	74933·9	121543	192243	111890	624237	68
69	64143·9	104842	167315	100747	582372	69
70	54374·2	89513·4	143970	89437	538931	70
71	45657·3	75655·4	122459	78067	494661	71
72	37989·9	63267·4	102943	66823	450084	72
73	31359·2	52397·4	85609·1	55976·9	405583	73
74	25728·4	43082·7	70578·1	45913·9	361629	74
75	20996·1	35183·9	57730·1	37023·9	318592	75
76	17039·6	28539·1	46879·1	29457·9	276912	76
77	13745·4	23001·4	37807·6	23240·4	237153	77
78	11007·5	18378·5	30231·3	18263·7	199838	78
79	8712·19	14501·5	23877·3	14332·7	165440	79
80	6804·79	11282·4	18602·9	11195·1	134402	80
81	5238·99	8643·64	14279·8	8618·2	107022	81
82	3971·69	6510·84	10783·7	6533·6	83382·7	82
83	2961·49	4814·94	8000·98	4871·82	63497·7	83
84	2169·44	3489·94	5823·88	3568·92	47215·7	84
85	1559·51	2476·74	4154·48	2566·32	34256·7	85
86	1098·91	1723·77	2905·98	1808·12	24260·4	86
87	758·23	1180·83	1996·55	1247·45	16780·1	87
88	511·51	794·45	1344·74	841·56	11329·9	88
89	336·48	522·61	884·61	553·61	7453·06	89
90	214·88	333·74	564·92	353·50	4759·56	90
91	132·20	205·33	347·56	217·46	2928·26	91
92	77·40	120·22	203·50	127·32	1714·46	92
93	42·31	65·72	111·26	69·59	937·26	93
94	21·00	32·61	55·22	34·53	465·14	94
95	9·06	14·07	23·83	14·90	200·70	95
96	3·16	4·90	8·31	5·19	69·98	96
97	·79	1·22	2·07	1·29	17·44	97
98	·11	·17	·29	·18	2·42	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 68. $3\frac{1}{4}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x.	Joint Life Annuity.	Single Premiums for Assurance.		Age x.
		First Death.	Death of Wife in Husband's Lifetime.	
	$\bar{a}_{xx}$	$\bar{A}_{xx}$	$\bar{A}^{1}_{xx}$	
16	20·574	·3420	·1710	16
17	20·323	·3500	·1750	17
18	20·074	·3580	·1790	18
19	19·825	·3659	·1830	19
20	19·583	·3737	·1868	20
21	19·344	·3813	·1907	21
22	19·105	·3890	·1945	22
23	18·866	·3966	·1983	23
24	18·624	·4044	·2022	24
25	18·379	·4122	·2061	25
26	18·127	·4202	·2101	26
27	17·870	·4285	·2142	27
28	17·605	·4369	·2185	28
29	17·332	·4457	·2228	29
30	17·054	·4546	·2273	30
31	16·770	·4636	·2318	31
32	16·481	·4729	·2364	32
33	16·187	·4823	·2412	33
34	15·889	·4918	·2459	34
35	15·586	·5015	·2507	35
36	15·280	·5113	·2557	36
37	14·969	·5212	·2606	37
38	14·656	·5313	·2656	38
39	14·338	·5414	·2707	39
40	14·017	·5517	·2758	40
41	13·694	·5620	·2810	41
42	13·368	·5725	·2862	42
43	13·041	·5829	·2915	43
44	12·708	·5936	·2968	44
45	12·372	·6043	·3022	45
46	12·029	·6153	·3076	46
47	11·683	·6263	·3132	47
48	11·331	·6376	·3188	48
49	10·976	·6490	·3245	49
50	10·619	·6604	·3302	50
51	10·265	·6717	·3358	51
52	9·915	·6829	·3414	52
53	9·569	·6940	·3470	53
54	9·229	·7048	·3524	54

TABLE 68.—*continued.*

Age x.	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x.
55	8·894	·7155	·3578	55
56	8·562	·7262	·3631	56
57	8·231	·7367	·3684	57
58	7·899	·7474	·3737	58
59	7·568	·7580	·3790	59
60	7·238	·7685	·3843	60
61	6·910	·7790	·3895	61
62	6·588	·7893	·3946	62
63	6·271	·7994	·3997	63
64	5·964	·8092	·4046	64
65	5·666	·8188	·4094	65
66	5·380	·8279	·4140	66
67	5·106	·8367	·4183	67
68	4·845	·8450	·4225	68
69	4·594	·8531	·4265	69
70	4·353	·8608	·4304	70
71	4·119	·8683	·4341	71
72	3·890	·8756	·4378	72
73	3·666	·8828	·4414	73
74	3·446	·8898	·4449	74
75	3·233	·8966	·4483	75
76	3·028	·9031	·4516	76
77	2·835	·9093	·4547	77
78	2·655	·9151	·4575	78
79	2·486	·9205	·4603	79
80	2·330	·9255	·4627	80
81	2·182	·9302	·4651	81
82	2·042	·9347	·4673	82
83	1·910	·9389	·4695	83
84	1·786	·9429	·4714	84
85	1·672	·9465	·4733	85
86	1·569	·9498	·4749	86
87	1·476	·9528	·4764	87
88	1·390	·9555	·4778	88
89	1·309	·9581	·4791	89
90	1·224	·9609	·4804	90
91	1·128	·9639	·4820	91
92	1·017	·9675	·4837	92
93	·888	·9716	·4858	93
94	·747	·9761	·4880	94
95	·602	·9807	·4904	95
96	·438	·9860	·4930	96
97	·371	·9881	·4941	97
98	·331	·9894	·4947	98
99	...	...	...	99
100	...	...	...	100

$3\frac{1}{4}$ PER CENT. TABLE 69. $3\frac{1}{4}$ PER CENT.

WHOLE SOCIETY.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
16	59946	1364478	23·259	·2561	·01101	16
17	57942	1306536	23·046	·2629	·01141	17
18	55989	1250547	22·832	·2698	·01182	18
19	54087	1196460	22·619	·2766	·01223	19
20	52235	1144225	22·402	·2835	·01266	20
21	50431	1093794	22·186	·2904	·01309	21
22	48677	1045117	21·967	·2974	·01354	22
23	46971	998146	21·748	·3044	·01400	23
24	45315	952831	21·524	·3116	·01448	24
25	43709	909122	21·296	·3189	·01498	25
26	42152	866970	21·064	·3263	·01549	26
27	40644	826326	20·828	·3338	·01603	27
28	39185	787141	20·585	·3416	·01659	28
29	37773	749368	20·336	·3496	·01719	29
30	36405	712963	20·081	·3578	·01782	30
31	35080	677883	19·821	·3661	·01847	31
32	33797	644086	19·555	·3746	·01916	32
33	32554	611532	19·282	·3833	·01988	33
34	31348	580184	19·005	·3922	·02064	34
35	30179	550005	18·722	·4012	·02143	35
36	29045	520960	18·433	·4104	·02227	36
37	27944	493016	18·140	·4198	·02314	37
38	26874	466142	17·842	·4294	·02406	38
39	25835	440307	17·540	·4390	·02503	39
40	24824	415483	17·234	·4488	·02604	40
41	23842	391641	16·923	·4588	·02711	41
42	22888	368753	16·608	·4688	·02823	42
43	21961	346792	16·288	·4791	·02941	43
44	21061	325731	15·962	·4895	·03066	44
45	20188	305543	15·631	·5001	·03200	45
46	19342	286201	15·293	·5109	·03341	46
47	18521	267680	14·949	·5219	·03491	47
48	17724	249956	14·599	·5331	·03652	48
49	16949	233007	14·243	·5445	·03823	49
50	16193	216814	13·885	·5559	·04004	50
51	15455	201359	13·525	·5674	·04196	51
52	14734	186625	13·162	·5790	·04399	52
53	14028	172597	12·800	·5906	·04614	53
54	13338	159259	12·437	·6022	·04842	54

TABLE 69.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	12664	146595	12·072	·6139	·05086	55
56	12007	134588	11·704	·6257	·05346	56
57	11367	123221	11·335	·6375	·05624	57
58	10744	112477	10·964	·6493	·05922	58
59	10136	102341	10·592	·6612	·06243	59
60	9542·5	92798·6	10·220	·6731	·06586	60
61	8961·3	83837·3	9·851	·6849	·06953	61
62	8391·7	75445·6	9·485	·6966	·07345	62
63	7833·6	67612·0	9·125	·7081	·07761	63
64	7287·4	60324·6	8·772	·7195	·08202	64
65	6754·3	53570·3	8·425	·7305	·08671	65
66	6236·1	47334·2	8·083	·7415	·09173	66
67	5734·3	41599·9	7·748	·7522	·09708	67
68	5250·4	36349·5	7·415	·7628	·10288	68
69	4785·1	31564·4	7·088	·7733	·10910	69
70	4339·1	27225·3	6·766	·7836	·11582	70
71	3912·6	23312·7	6·449	·7937	·12308	71
72	3506·1	19806·6	6·140	·8036	·13088	72
73	3120·0	16686·6	5·838	·8133	·13931	73
74	2755·1	13931·5	5·555	·8223	·14803	74
75	2411·8	11519·7	5·265	·8316	·15795	75
76	2091·1	9428·6	4·997	·8402	·16814	76
77	1794·1	7634·5	4·742	·8483	·17890	77
78	1521·9	6112·6	4·502	·8560	·19014	78
79	1275·4	4837·2	4·278	·8632	·20177	79
80	1055·1	3782·1	4·068	·8699	·21384	80
81	861·21	2920·88	3·875	·8761	·22608	81
82	693·23	2227·65	3·694	·8819	·23873	82
83	550·16	1677·49	3·529	·8871	·25138	83
84	430·55	1246·94	3·375	·8921	·26431	84
85	332·28	914·66	3·231	·8967	·27752	85
86	252·89	661·77	3·094	·9010	·29122	86
87	189·79	471·98	2·963	·9052	·30551	87
88	140·37	331·61	2·837	·9093	·32050	88
89	102·28	229·33	2·715	·9132	·33634	89
90	73·31	156·02	2·600	·9168	·35263	90
91	51·78	104·24	2·483	·9206	·37076	91
92	35·97	68·27	2·367	·9243	·39049	92
93	24·62	43·65	2·241	·9283	·41425	93
94	16·57	27·08	2·100	·9328	·44421	94
95	10·97	16·11	1·933	·9382	·48535	95
96	7·10	9·01	1·731	·9446	·54572	96
97	4·40	4·61	1·505	·9519	·63247	97
98	2·61	2·00	1·219	·9610	·78837	98
99	1·39	·61	·880	·9719	1·10443	99
100	·61	·00	·416	·9867	2·37188	100

$3\frac{1}{4}$ PER CENT. TABLE 70. $3\frac{1}{4}$ PER CENT.

WHOLE SOCIETY.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods	Age x
16	20·88	4·36	4·08	4·31	15·48	49·11	16
17	20·66	4·45	4·20	4·46	16·02	49·79	17
18	20·47	4·55	4·32	4·61	16·57	50·52	18
19	20·32	4·65	4·44	4·77	17·16	51·33	19
20	20·21	4·74	4·57	4·93	17·76	52·21	20
21	20·16	4·83	4·69	5·09	18·39	53·16	21
22	20·15	4·92	4·81	5·24	19·05	54·17	22
23	20·16	5·02	4·93	5·41	19·72	55·24	23
24	20·18	5·11	5·06	5·57	20·42	56·34	24
25	20·22	5·20	5·19	5·73	21·14	57·48	25
26	20·26	5·30	5·32	5·91	21·88	58·66	26
27	20·30	5·40	5·45	6·08	22·64	59·87	27
28	20·34	5·50	5·59	6·26	23·43	61·13	28
29	20·39	5·61	5·73	6·45	24·24	62·43	29
30	20·44	5·72	5·88	6·64	25·09	63·77	30
31	20·48	5·83	6·03	6·84	25·97	65·16	31
32	20·53	5·94	6·19	7·04	26·87	66·58	32
33	20·56	6·06	6·35	7·26	27·81	68·04	33
34	20·60	6·17	6·51	7·48	28·78	69·54	34
35	20·64	6·29	6·68	7·70	29·78	71·08	35
36	20·66	6·41	6·85	7·94	30·81	72·67	36
37	20·69	6·53	7·02	8·18	31·87	74·30	37
38	20·71	6·65	7·20	8·43	32·98	75·96	38
39	20·72	6·78	7·38	8·68	34·12	77·67	39
40	20·73	6·90	7·56	8·94	35·29	79·43	40
41	20·72	7·02	7·75	9·21	36·51	81·22	41
42	20·70	7·15	7·94	9·49	37·78	83·06	42
43	20·68	7·27	8·13	9·77	39·09	84·95	43
44	20·64	7·40	8·33	10·07	40·45	86·89	44
45	20·60	7·52	8·54	10·37	41·87	88·89	45
46	20·54	7·65	8·74	10·69	43·34	90·95	46
47	20·47	7·77	8·95	11·01	44·86	93·06	47
48	20·38	7·89	9·16	11·35	46·43	95·22	48
49	20·28	8·02	9·38	11·69	48·06	97·43	49
50	20·16	8·13	9·60	12·06	49·76	99·70	50
51	20·03	8·24	9·82	12·43	51·51	102·03	51
52	19·88	8·35	10·05	12·80	53·33	104·40	52
53	19·71	8·45	10·28	13·19	55·21	106·84	53
54	19·53	8·55	10·51	13·60	57·15	109·34	54

TABLE 70.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	19·33	8·64	10·74	14·01	59·17	111·88	55
56	19·10	8·73	10·96	14·43	61·26	114·47	56
57	18·83	8·80	11·17	14·86	63·43	117·10	57
58	18·54	8·86	11·37	15·29	65·70	119·76	58
59	18·22	8·90	11·56	15·71	68·07	122·45	59
60	17·87	8·92	11·72	16·13	70·54	125·19	60
61	17·49	8·92	11·86	16·53	73·13	127·94	61
62	17·08	8·91	11·99	16·89	75·82	130·69	62
63	16·64	8·87	12·08	17·25	78·58	133·43	63
64	16·16	8·82	12·15	17·56	81·41	136·09	64
65	15·65	8·74	12·19	17·83	84·25	138·66	65
66	15·10	8·64	12·20	18·05	87·10	141·09	66
67	14·51	8·52	12·17	18·23	89·91	143·34	67
68	13·88	8·35	12·09	18·33	92·66	145·31	68
69	13·21	8·15	11·94	18·34	95·29	146·94	69
70	12·52	7·90	11·73	18·25	97·75	148·15	70
71	11·81	7·62	11·44	18·05	99·99	148·90	71
72	11·10	7·31	11·08	17·73	101·94	149·16	72
73	10·39	6·98	10·67	17·30	103·59	148·93	73
74	9·70	6·63	10·22	16·78	104·91	148·24	74
75	9·02	6·28	9·73	16·16	105·90	147·10	75
76	8·36	5·93	9·21	15·47	106·57	145·54	76
77	7·71	5·57	8·68	14·70	106·93	143·59	77
78	7·09	5·21	8·14	13·88	106·98	141·30	78
79	6·50	4·85	7·60	13·03	106·72	138·71	79
80	5·95	4·50	7·08	12·21	106·12	135·86	80
81	5·44	4·17	6·59	11·40	105·17	132·77	81
82	4·99	3·85	6·14	10·62	103·87	129·46	82
83	4·57	3·56	5·73	9·87	102·28	126·00	83
84	4·18	3·30	5·36	9·18	100·41	122·43	84
85	3·82	3·06	5·04	8·57	98·31	118·81	85
86	3·51	2·87	4·75	8·06	96·04	115·22	86
87	3·24	2·73	4·49	7·64	93·61	111·71	87
88	3·03	2·61	4·30	7·28	91·10	108·32	88
89	2·90	2·50	4·12	6·97	88·46	104·96	89
90	2·78	2·40	3·95	6·68	85·80	101·60	90
91	2·66	2·29	3·78	6·38	82·66	97·77	91
92	2·54	2·18	3·60	6·09	78·88	93·29	92
93	2·41	2·07	3·42	5·77	74·75	88·42	93
94	2·26	1·94	3·21	5·42	70·17	83·00	94
95	2·08	1·79	2·96	5·00	64·71	76·54	95
96	1·87	1·61	2·66	4·49	58·15	68·78	96
97	1·64	1·41	2·32	3·92	50·81	60·10	97
98	1·34	1·15	1·89	3·21	41·55	49·14	98
99	·99	·86	1·40	2·37	30·76	36·38	99
100	·52	·46	·73	1·26	16·23	19·20	100

$3\frac{1}{4}$ PER CENT. TABLE 71. $3\frac{1}{4}$ PER CENT.

WHOLE SOCIETY.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1251895	1513027	1757596	258342	927908	16
17	1197086	1455035	1698366	258342	927908	17
18	1145882	1400585	1642549	258342	927908	18
19	1098832	1350069	1590492	258011	927908	19
20	1055939	1303508	1542070	257375	927854	20
21	1016778	1260498	1496955	256452	927649	21
22	980659	1220365	1454544	255263	927203	22
23	946806	1182399	1414139	253877	926438	23
24	914557	1146091	1375339	252263	925331	24
25	883627	1111111	1337822	250617	923862	25
26	853796	1077287	1301467	248898	922103	26
27	824988	1044588	1266202	247202	920116	27
28	797172	1012941	1232001	245446	918001	28
29	770203	982202	1198762	243676	915769	29
30	744024	952277	1166353	241895	913433	30
31	718544	923081	1134691	240036	910967	31
32	693684	894537	1103703	238141	908282	32
33	669437	866608	1073286	236218	905363	33
34	645798	839295	1043449	234303	902136	34
35	622730	812567	1014137	232396	898630	35
36	600200	786366	985301	230471	894811	36
37	578178	760640	956897	228477	890680	37
38	556584	735346	928836	226421	886213	38
39	535372	710393	901063	224234	881391	39
40	514504	685777	873535	221955	876174	40
41	493995	661473	846239	219594	870579	41
42	473858	637482	819211	217119	864668	42
43	454106	613852	792486	214586	858458	43
44	434772	590603	766098	211983	851985	44
45	415843	567735	740055	209344	845242	45
46	397308	545248	714327	206677	838187	46
47	379138	523103	688870	203970	830787	47
48	361291	501234	663613	201179	822978	48
49	343751	479586	638516	198267	814658	49
50	326505	458131	613533	195201	805745	50
51	309546	436868	588663	191990	796110	51
52	292886	415847	563900	188610	785682	52
53	276540	395058	539258	185059	774411	53
54	260495	374526	514705	181338	762264	54

TABLE 71.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\ 12}$	After Two Years. $K_x^{24\|All}$	Age x
55	244743	354199	490193	177439	749280	55
56	229267	334061	465678	173331	735506	56
57	214090	314118	441131	168961	721019	57
58	199226	294380	416574	164286	705834	58
59	184699	274885	392027	159276	689919	59
60	170536	255666	367517	153876	673159	60
61	156756	236735	343065	148058	655356	61
62	143356	218114	318694	141804	636250	62
63	130357	199860	294489	135089	615596	63
64	117797	182048	270571	127933	593227	64
65	105720	164757	247077	120411	569066	65
66	94178·5	148073	224135	112589	543151	66
67	83213·5	132048	201822	104526	515592	67
68	72872·5	116734	180195	96247	486506	68
69	63214·2	102212	159359	87787	455987	69
70	54306·0	88598·8	139482	79203	424160	70
71	46191·9	76002·8	120755	70615	391209	71
72	38901·2	64519·8	103379	62164	357420	72
73	32426·2	54191·8	87489·9	53992·1	323202	73
74	26729·4	45005·5	73155·9	46231·1	289028	74
75	21761·0	36919·2	60381·9	38981·1	255408	75
76	17476·4	29879·6	49142·9	32333·1	222852	76
77	13834·2	23835·1	39405·8	26361·2	191849	77
78	10787·1	18722·9	31110·7	21117·3	162819	78
79	8288·09	14479·2	24175·3	16628·7	136109	79
80	6277·29	11026·6	18499·1	12878·9	111971	80
81	4689·09	8276·01	13950·8	9814·0	90576·2	81
82	3456·09	6123·51	10376·8	7358·7	72010·2	82
83	2512·12	4470·21	7620·03	5430·47	56268·2	83
84	1799·48	3219·21	5528·13	3952·37	43230·2	84
85	1270·73	2288·85	3963·23	2847·27	32667·2	85
86	886·47	1612·32	2813·43	2037·57	24286·7	86
87	614·16	1131·96	1984·55	1450·55	17765·5	87
88	425·57	791·85	1395·73	1021·07	12786·9	88
89	297·04	552·69	974·18	712·68	9047·94	89
90	204·04	379·64	669·17	489·52	6289·94	90
91	137·79	256·37	451·89	330·60	4280·24	91
92	91·33	169·92	299·50	219·99	2836·84	92
93	59·25	110·23	194·30	142·10	1840·33	93
94	37·44	69·66	122·78	89·79	1162·91	94
95	22·86	42·53	74·96	54·82	709·98	95
96	13·30	24·73	43·59	31·88	412·87	96
97	7·21	13·41	23·63	17·27	223·79	97
98	3·50	6·51	11·46	8·37	108·51	98
99	1·38	2·57	4·52	3·30	42·79	99
100	·32	·60	1·05	·77	9·94	100

$3\frac{1}{4}$ PER CENT. TABLE 72. $3\frac{1}{4}$ PER CENT.

WHOLE SOCIETY.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	20·741	·3366	·1683	16
17	20·484	·3449	·1724	17
18	20·230	·3530	·1765	18
19	19·977	·3611	·1805	19
20	19·724	·3692	·1846	20
21	19·475	·3771	·1886	21
22	19·227	·3851	·1925	22
23	18·979	·3930	·1965	23
24	18·730	·4010	·2005	24
25	18·477	·4091	·2045	25
26	18·221	·4172	·2086	26
27	17·961	·4255	·2128	27
28	17·694	·4341	·2171	28
29	17·422	·4428	·2214	29
30	17·144	·4517	·2258	30
31	16·861	·4607	·2304	31
32	16·572	·4700	·2350	32
33	16·278	·4794	·2397	33
34	15·980	·4889	·2444	34
35	15·678	·4986	·2493	35
36	15·370	·5084	·2542	36
37	15·059	·5184	·2592	37
38	14·746	·5284	·2642	38
39	14·430	·5385	·2692	39
40	14·112	·5487	·2743	40
41	13·793	·5589	·2794	41
42	13·470	·5692	·2846	42
43	13·146	·5795	·2898	43
44	12·817	·5901	·2950	44
45	12·484	·6007	·3004	45
46	12·144	·6116	·3058	46
47	11·800	·6226	·3113	47
48	11·451	·6338	·3169	48
49	11·099	·6450	·3225	49
50	10·745	·6563	·3282	50
51	10·394	·6676	·3338	51
52	10·044	·6788	·3394	52
53	9·698	·6898	·3449	53
54	9·355	·7008	·3504	54

TABLE 72.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	9·013	·7117	·3559	55
56	8·672	·7227	·3613	56
57	8·332	·7335	·3668	57
58	7·992	·7444	·3722	58
59	7·652	·7553	·3776	59
60	7·317	·7660	·3830	60
61	6·986	·7766	·3883	61
62	6·665	·7868	·3934	62
63	6·353	·7968	·3984	63
64	6·052	·8064	·4032	64
65	5·759	·8158	·4079	65
66	5·477	·8248	·4124	66
67	5·202	·8336	·4168	67
68	4·934	·8422	·4211	68
69	4·671	·8506	·4253	69
70	4·415	·8588	·4294	70
71	4·165	·8668	·4334	71
72	3·924	·8745	·4373	72
73	3·690	·8820	·4410	73
74	3·467	·8891	·4446	74
75	3·253	·8960	·4480	75
76	3·053	·9023	·4512	76
77	2·864	·9084	·4542	77
78	2·689	·9140	·4570	78
79	2·528	·9191	·4596	79
80	2·379	·9239	·4620	80
81	2·244	·9282	·4641	81
82	2·121	·9322	·4661	82
83	2·012	·9357	·4678	83
84	1·912	·9388	·4694	84
85	1·820	·9418	·4709	85
86	1·734	·9445	·4723	86
87	1·653	·9471	·4736	87
88	1·577	·9496	·4748	88
89	1·506	·9518	·4759	89
90	1·441	·9539	·4770	90
91	1·379	·9559	·4779	91
92	1·321	·9578	·4789	92
93	1·261	·9597	·4798	93
94	1·197	·9617	·4809	94
95	1·118	·9642	·4821	95
96	1·017	·9675	·4837	96
97	·908	·9710	·4855	97
98	·758	·9758	·4879	98
99	·599	·9808	·4904	99
100	·331	·9894	·4947	100

$3\frac{1}{2}$ PER CENT. TABLE 73. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCES.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
16	57671	1271536	22·545	·2244	·00995	16
17	55617	1215919	22·359	·2308	·01032	17
18	53629	1162290	22·170	·2373	·01070	18
19	51700	1110590	21·979	·2439	·01109	19
20	49828	1060762	21·786	·2505	·01150	20
21	48009	1012753	21·593	·2572	·01191	21
22	46242	966511	21·398	·2639	·01233	22
23	44528	921983	21·203	·2706	·01276	23
24	42865	879118	21·006	·2774	·01320	24
25	41252	837866	20·808	·2842	·01366	25
26	39692	798174	20·606	·2911	·01413	26
27	38181	759993	20·402	·2981	·01461	27
28	36721	723272	20·193	·3053	·01512	28
29	35311	687961	19·980	·3127	·01565	29
30	33951	654010	19·760	·3202	·01621	30
31	32638	621372	19·535	·3280	·01679	31
32	31374	589998	19·302	·3360	·01741	32
33	30154	559844	19·063	·3442	·01805	33
34	28977	530867	18·817	·3527	·01874	34
35	27841	503026	18·565	·3613	·01946	35
36	26742	476284	18·307	·3702	·02022	36
37	25678	450606	18·046	·3792	·02101	37
38	24648	425958	17·779	·3884	·02184	38
39	23650	402308	17·508	·3977	·02272	39
40	22684	379624	17·233	·4072	·02363	40
41	21748	357876	16·953	·4168	·02459	41
42	20843	337033	16·667	·4266	·02560	42
43	19968	317065	16·375	·4367	·02667	43
44	19122	297943	16·078	·4469	·02780	44
45	18305	279638	15·773	·4574	·02900	45
46	17516	262122	15·461	·4681	·03028	46
47	16753	245369	15·142	·4791	·03164	47
48	16014	229355	14·818	·4902	·03308	48
49	15298	214057	14·489	·5016	·03462	49
50	14601	199456	14·157	·5130	·03624	50
51	13924	185532	13·820	·5246	·03796	51
52	13264	172268	13·484	·5361	·03976	52
53	12621	159647	13·145	·5478	·04167	53
54	11997	147650	12·803	·5596	·04370	54

TABLE 73.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	11391	136259	12·458	·5714	·04587	55
56	10803	125456	12·109	·5834	·04818	56
57	10234	115222	11·754	·5956	·05067	57
58	9683·2	105538·9	11·394	·6080	·05336	58
59	9148·3	96390·6	11·032	·6205	·05624	59
60	8627·0	87763·6	10·668	·6330	·05934	60
61	8117·3	79646·3	10·307	·6454	·06262	61
62	7617·6	72028·7	9·951	·6577	·06609	62
63	7128·2	64900·5	9·599	·6698	·06978	63
64	6649·5	58251·0	9·254	·6816	·07366	64
65	6183·4	52067·6	8·915	·6933	·07777	65
66	5731·8	46335·8	8·578	·7049	·08218	66
67	5296·4	41039·4	8·241	·7165	·08694	67
68	4877·9	36161·5	7·906	·7280	·09208	68
69	4476·2	31685·3	7·572	·7395	·09766	69
70	4090·5	27594·8	7·238	·7510	·10376	70
71	3720·1	23874·7	6·910	·7623	·11032	71
72	3364·1	20510·6	6·588	·7734	·11739	72
73	3022·5	17488·1	6·277	·7841	·12491	73
74	2695·9	14792·2	5·977	·7944	·13291	74
75	2385·3	12406·9	5·691	·8042	·14132	75
76	2092·2	10314·7	5·419	·8136	·15014	76
77	1818·4	8496·3	5·160	·8225	·15940	77
78	1565·2	6931·1	4·915	·8309	·16906	78
79	1333·3	5597·8	4·684	·8389	·17909	79
80	1123·3	4474·5	4·469	·8463	·18936	80
81	935·19	3539·31	4·269	·8531	·19985	81
82	768·92	2770·39	4·086	·8594	·21034	82
83	624·09	2146·30	3·921	·8651	·22064	83
84	500·05	1646·25	3·773	·8702	·23064	84
85	395·91	1250·34	3·638	·8748	·24047	85
86	310·13	940·21	3·511	·8792	·25042	86
87	240·57	699·64	3·387	·8835	·26085	87
88	185·01	514·63	3·260	·8879	·27235	88
89	141·08	373·55	3·125	·8925	·28560	89
90	106·59	266·96	2·980	·8975	·30117	90
91	79·70	187·26	2·825	·9028	·31958	91
92	58·81	128·45	2·658	·9086	·34182	92
93	42·75	85·70	2·478	·9147	·36915	93
94	30·46	55·24	2·284	·9214	·40343	94
95	21·25	33·99	2·069	·9288	·44892	95
96	14·38	19·61	1·829	·9371	·51235	96
97	9·35	10·26	1·560	·9463	·60662	97
98	5·70	4·56	1·256	·9568	·76178	98
99	3·15	1·41	·892	·9693	1·08666	99
100	1·41	·00	·416	·9857	2·36947	100

$3\frac{1}{2}$ PER CENT. TABLE 74. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	18·60	3·89	3·72	3·97	14·72	44·89	16
17	18·45	3·99	3·84	4·12	15·26	45·65	17
18	18·32	4·08	3·96	4·27	15·83	46·46	18
19	18·23	4·18	4·09	4·42	16·42	47·34	19
20	18·17	4·28	4·21	4·58	17·04	48·27	20
21	18·14	4·37	4·33	4·74	17·68	49·27	21
22	18·15	4·47	4·46	4·90	18·34	50·32	22
23	18·19	4·57	4·58	5·06	19·03	51·43	23
24	18·24	4·66	4·71	5·23	19·75	52·59	24
25	18·31	4·76	4·84	5·40	20·49	53·79	25
26	18·38	4·87	4·97	5·57	21·25	55·05	26
27	18·46	4·97	5·11	5·76	22·05	56·35	27
28	18·55	5·08	5·25	5·95	22·87	57·71	28
29	18·64	5·20	5·40	6·15	23·73	59·11	29
30	18·73	5·32	5·55	6·35	24·62	60·57	30
31	18·83	5·44	5·70	6·55	25·55	62·07	31
32	18·92	5·56	5·86	6·76	26·50	63·61	32
33	19·00	5·69	6·03	6·98	27·49	65·19	33
34	19·09	5·82	6·20	7·21	28·51	66·83	34
35	19·18	5·95	6·38	7·45	29·57	68·52	35
36	19·27	6·08	6·55	7·69	30·66	70·26	36
37	19·36	6·22	6·74	7·95	31·80	72·06	37
38	19·44	6·35	6·93	8·21	32·98	73·91	38
39	19·52	6·49	7·12	8·48	34·20	75·81	39
40	19·60	6·63	7·32	8·76	35·47	77·77	40
41	19·66	6·77	7·52	9·05	36·78	79·77	41
42	19·71	6·91	7·73	9·35	38·13	81·83	42
43	19·75	7·05	7·95	9·66	39·54	83·95	43
44	19·79	7·19	8·16	9·98	41·00	86·11	44
45	19·81	7·33	8·38	10·31	42·52	88·35	45
46	19·83	7·48	8·61	10·65	44·09	90·65	46
47	19·83	7·62	8·84	11·00	45·73	93·02	47
48	19·82	7·77	9·08	11·37	47·43	95·47	48
49	19·80	7·91	9·32	11·75	49·20	97·99	49
50	19·76	8·05	9·57	12·15	51·06	100·59	50
51	19·70	8·19	9·83	12·55	52·97	103·25	51
52	19·63	8·32	10·09	12·97	54·96	105·98	52
53	19·54	8·45	10·35	13·42	57·02	108·78	53
54	19·43	8·57	10·62	13·86	59·14	111·62	54

TABLE 74.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	19·30	8·69	10·88	14·30	61·32	114·50	55
56	19·15	8·80	11·13	14·76	63·58	117·42	56
57	18·96	8·90	11·38	15·22	65·91	120·37	57
58	18·74	8·99	11·61	15·68	68·34	123·36	58
59	18·49	9·07	11·82	16·11	70·88	126·38	59
60	18·21	9·13	12·03	16·56	73·54	129·48	60
61	17·91	9·18	12·22	17·00	76·33	132·64	61
62	17·57	9·21	12·39	17·43	79·26	135·86	62
63	17·19	9·22	12·55	17·84	82·29	139·09	63
64	16·79	9·21	12·68	18·23	85·40	142·30	64
65	16·34	9·17	12·78	18·59	88·54	145·42	65
66	15·85	9·10	12·84	18·90	91·68	148·37	66
67	15·30	9·00	12·86	19·16	94·77	151·09	67
68	14·69	8·85	12·82	19·34	97·77	153·47	68
69	14·04	8·65	12·70	19·41	100·64	155·44	69
70	13·34	8·41	12·51	19·35	103·34	156·95	70
71	12·63	8·14	12·23	19·16	105·83	157·98	71
72	11·91	7·83	11·89	18·84	108·08	158·55	72
73	11·20	7·50	11·49	18·42	110·07	158·69	73
74	10·50	7·16	11·06	17·90	111·78	158·40	74
75	9·81	6·82	10·59	17·30	113·19	157·71	75
76	9·13	6·46	10·09	16·62	114·29	156·59	76
77	8·47	6·09	9·56	15·87	115·06	155·04	77
78	7·81	5·71	8·99	15·06	115·48	153·06	78
79	7·19	5·33	8·40	14·23	115·56	150·71	79
80	6·61	4·96	7·81	13·38	115·26	148·02	80
81	6·08	4·59	7·26	12·53	114·61	145·07	81
82	5·59	4·25	6·77	11·70	113·60	141·91	82
83	5·15	3·95	6·35	10·94	112·30	138·69	83
84	4·75	3·68	6·01	10·24	110·84	135·52	84
85	4·38	3·46	5·72	9·63	109·22	132·42	85
86	4·04	3·27	5·48	9·10	107·41	129·31	86
87	3·75	3·12	5·26	8·65	105·31	126·09	87
88	3·53	2·98	5·05	8·26	102·68	122·50	88
89	3·39	2·86	4·85	7·92	99·32	118·33	89
90	3·23	2·73	4·63	7·56	95·31	113·45	90
91	3·06	2·59	4·39	7·17	90·62	107·82	91
92	2·88	2·43	4·13	6·75	85·35	101·55	92
93	2·69	2·27	3·86	6·29	79·62	94·74	93
94	2·49	2·10	3·56	5·81	73·52	87·47	94
95	2·25	1·90	3·23	5·27	66·71	79·37	95
96	2·00	1·69	2·86	4·68	59·16	70·39	96
97	1·71	1·45	2·45	4·01	50·69	60·31	97
98	1·39	1·18	1·99	3·26	41·20	49·02	98
99	1·01	·86	1·45	2·37	29·95	35·63	99
100	·53	·45	·76	1·24	15·67	18·65	100

$3\frac{1}{2}$ PER CENT. TABLE 75. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1072384	1296792	1511299	228868	848830	16
17	1026169	1247859	1461403	228868	848830	17
18	982696	1201655	1414106	228868	848830	18
19	942362	1158478	1369665	228657	848830	19
20	905209	1118330	1328046	228200	848830	20
21	871069	1081012	1289016	227564	848634	21
22	839501	1046098	1252170	226669	848210	22
23	809960	1013154	1217138	225490	847484	23
24	781999	981786	1183585	224135	846436	24
25	755297	951719	1151290	222705	845090	25
26	729683	922786	1120092	221288	843512	26
27	705041	894873	1089922	219887	841760	27
28	681264	867914	1060716	218464	839925	28
29	658290	841843	1032413	216986	837981	29
30	636027	816533	1004887	215462	835938	30
31	614423	791933	978090	213865	833774	31
32	593431	767965	951946	212201	831470	32
33	573039	744620	926448	210508	828948	33
34	553234	721859	901528	208883	826199	34
35	534005	699647	877130	207292	823217	35
36	515314	677954	853228	205709	819997	36
37	497075	656702	829722	204085	816538	37
38	479238	635821	806552	202374	812840	38
39	461709	615202	783615	200587	808832	39
40	444477	594820	760870	198734	804501	40
41	427508	574674	738304	196802	799836	41
42	410816	554767	715928	194842	794833	42
43	394434	535141	693773	192842	789549	43
44	378391	515854	671887	190791	784019	44
45	362694	496902	650297	188695	778257	45
46	347331	478280	629024	186547	772258	46
47	332273	459967	608039	184337	766040	47
48	317466	441867	587237	182076	759554	48
49	302878	423914	566529	179760	752729	49
50	288500	406069	545859	177354	745465	50
51	274327	388345	525212	174816	737609	51
52	260370	370746	504582	172126	729033	52
53	246642	353291	483970	169254	719665	53
54	233155	336002	463383	166202	709464	54

TABLE 75.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	219898	318887	442808	162940	698487	55
56	206863	301936	422207	159468	686828	56
57	194055	285154	401576	155746	674578	57
58	181491	268558	380938	151754	661785	58
59	169179	252152	360306	147471	648438	59
60	157132	235920	339676	142887	634445	60
61	145340	219860	319038	137991	619632	61
62	133811	203966	298370	132762	603770	62
63	122565	188283	277720	127168	586583	63
64	111637	172859	257152	121211	567868	64
65	101055	157743	236751	114926	547512	65
66	90842·9	143000	216613	108340	525510	66
67	81038·5	128676	196795	101484	501939	67
68	71678·4	114831	177358	94336	476904	68
69	62830·1	101566	158423	86875	450471	69
70	54572·8	88994·2	140149	79156	422703	70
71	46970·4	77239·2	122739	71284	393687	71
72	40061·2	66401·2	106400	63412	363579	72
73	33848·5	56528·6	91275·1	55666·9	332695	73
74	28306·2	47620·8	77439·1	48262·9	301343	74
75	23402·1	39658·1	64925·1	41267·9	269994	75
76	19105·5	32615·1	53731·1	34767·9	239124	76
77	15392·4	26466·3	43845·6	28847·4	209230	77
78	12230·7	21175·4	35249·3	23577·7	180746	78
79	9590·49	16702·7	27896·2	18974·8	154072	79
80	7426·69	12994·5	21767·9	15030·1	129474	80
81	5683·59	9979·06	16766·9	11722·1	107180	81
82	4301·09	7570·56	12772·6	9006·0	87346·4	82
83	3216·99	5679·16	9640·66	6826·64	70088·4	83
84	2377·05	4218·06	7221·76	5120·54	55424·4	84
85	1734·95	3104·26	5370·96	3812·34	43241·4	85
86	1254·01	2268·87	3969·36	2821·94	33311·4	86
87	902·82	1652·50	2918·86	2079·74	25334·9	87
88	652·88	1204·02	2139·12	1527·38	18997·1	88
89	477·50	880·59	1564·50	1117·10	14011·5	89
90	344·31	634·96	1128·10	805·50	10159·5	90
91	244·13	450·22	799·88	571·03	7222·06	91
92	169·66	312·88	555·88	396·83	5018·96	92
93	115·06	212·19	376·99	269·12	3403·76	93
94	75·71	139·62	248·05	177·06	2239·56	94
95	47·92	88·37	156·99	112·06	1417·39	95
96	28·77	53·06	94·26	67·28	851·02	96
97	16·02	29·55	52·49	37·47	473·90	97
98	7·94	14·65	26·02	18·57	234·89	98
99	3·19	5·89	10·46	7·46	94·40	99
100	·75	1·38	2·45	1·75	22·11	100

$3\frac{1}{2}$ PER CENT. TABLE 76. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	21·98	4·66	4·35	4·64	17·72	53·34	16
17	21·85	4·78	4·49	4·81	18·37	54·29	17
18	21·74	4·90	4·63	4·99	19·05	55·30	18
19	21·66	5·03	4·78	5·17	19·76	56·40	19
20	21·61	5·16	4·92	5·35	20·50	57·55	20
21	21·62	5·28	5·07	5·53	21·27	58·76	21
22	21·65	5·40	5·22	5·72	22·06	60·04	22
23	21·70	5·52	5·37	5·91	22·89	61·39	23
24	21·77	5·64	5·52	6·11	23·76	62·80	24
25	21·85	5·76	5·68	6·32	24·66	64·27	25
26	21·93	5·90	5·85	6·53	25·60	65·80	26
27	22·02	6·03	6·02	6·75	26·58	67·40	27
28	22·12	6·17	6·20	6·97	27·60	69·06	28
29	22·23	6·31	6·38	7·20	28·66	70·78	29
30	22·34	6·46	6·56	7·44	29·76	72·56	30
31	22·45	6·61	6·75	7·68	30·90	74·38	31
32	22·54	6·76	6·93	7·93	32·07	76·24	32
33	22·63	6·91	7·12	8·19	33·29	78·13	33
34	22·70	7·05	7·31	8·46	34·53	80·06	34
35	22·76	7·20	7·51	8·73	35·82	82·02	35
36	22·81	7·34	7·71	9·01	37·15	84·02	36
37	22·84	7·49	7·92	9·30	38·52	86·07	37
38	22·88	7·64	8·13	9·60	39·95	88·19	38
39	22·90	7·79	8·35	9·90	41·45	90·39	39
40	22·93	7·94	8·57	10·22	43·00	92·67	40
41	22·95	8·10	8·80	10·55	44·62	95·02	41
42	22·96	8·26	9·03	10·88	46·31	97·44	42
43	22·95	8·42	9·27	11·22	48·06	99·91	43
44	22·93	8·57	9·51	11·57	49·87	102·44	44
45	22·89	8·71	9·75	11·94	51·74	105·03	45
46	22·83	8·84	10·00	12·33	53·66	107·66	46
47	22·76	8·97	10·23	12·74	55·64	110·34	47
48	22·67	9·10	10·47	13·17	57·67	113·08	48
49	22·56	9·22	10·71	13·63	59·76	115·88	49
50	22·43	9·35	10·95	14·08	61·93	118·74	50
51	22·28	9·47	11·20	14·55	64·19	121·69	51
52	22·11	9·60	11·46	15·01	66·55	124·73	52
53	21·91	9·73	11·74	15·48	69·03	127·89	53
54	21·69	9·85	12·02	15·96	71·62	131·14	54

TABLE 76.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	21·44	9·96	12·30	16·44	74·31	134·46	55
56	21·15	10·06	12·57	16·95	77·09	137·81	56
57	20·81	10·13	12·81	17·46	79·94	141·15	57
58	20·42	10·17	13·03	17·99	82·86	144·48	58
59	19·99	10·18	13·22	18·51	85·87	147·77	59
60	19·53	10·16	13·37	19·07	88·97	151·10	60
61	19·03	10·12	13·49	19·61	92·19	154·44	61
62	18·51	10·05	13·57	20·11	95·57	157·80	62
63	17·94	9·95	13·60	20·57	99·10	161·16	63
64	17·35	9·83	13·61	20·95	102·77	164·51	64
65	16·73	9·68	13·58	21·26	106·54	167·79	65
66	16·09	9·52	13·51	21·47	110·29	170·88	66
67	15·44	9·34	13·40	21·59	113·91	173·68	67
68	14·76	9·13	13·22	21·64	117·28	176·04	68
69	14·04	8·88	12·98	21·58	120·31	177·79	69
70	13·25	8·57	12·65	21·41	122·94	178·82	70
71	12·41	8·19	12·24	21·10	125·13	179·07	71
72	11·52	7·78	11·75	20·61	126·86	178·52	72
73	10·62	7·34	11·22	19·99	128·09	177·26	73
74	9·75	6·91	10·66	19·24	128·86	175·42	74
75	8·92	6·48	10·09	18·42	129·24	173·14	75
76	8·13	6·07	9·51	17·55	129·29	170·54	76
77	7·39	5·65	8·92	16·65	129·06	167·68	77
78	6·72	5·23	8·33	15·78	128·51	164·57	78
79	6·13	4·80	7·78	14·95	127·57	161·23	79
80	5·65	4·37	7·28	14·17	126·21	157·68	80
81	5·28	3·95	6·88	13·42	124·41	153·94	81
82	5·01	3·57	6·59	12·72	122·19	150·08	82
83	4·81	3·25	6·32	12·09	119·80	146·27	83
84	4·63	3·00	6·08	11·52	117·49	142·73	84
85	4·47	2·83	5·87	11·01	115·45	139·63	85
86	4·31	2·71	5·67	10·58	113·77	137·03	86
87	4·16	2·61	5·47	10·20	112·30	134·74	87
88	4·01	2·51	5·26	9·81	110·70	132·30	88
89	3·84	2·41	5·05	9·43	108·43	129·16	89
90	3·67	2·30	4·82	8·98	105·11	124·88	90
91	3·48	2·18	4·57	8·53	99·68	118·44	91
92	3·27	2·06	4·30	8·03	93·88	111·54	92
93	3·06	1·92	4·01	7·50	87·59	104·07	93
94	2·82	1·77	3·71	6·92	80·86	96·08	94
95	2·56	1·61	3·36	6·28	73·38	87·19	95
96	2·27	1·43	2·98	5·57	65·08	77·32	96
97	1·95	1·22	2·56	4·77	55·76	66·25	97
98	1·58	·99	2·08	3·88	45·32	53·85	98
99	1·15	·72	1·51	2·82	32·94	39·14	99
100	·60	·38	·79	1·47	17·24	20·49	100

$3\frac{1}{2}$ PER CENT. TABLE 77. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\,All}_{x}$	Age x
16	1267697	1536337	1786969	267523	1021813	16
17	1215026	1480607	1730050	267523	1021813	17
18	1165599	1428395	1676527	267523	1021813	18
19	1119579	1379742	1626715	267154	1021761	19
20	1076996	1334012	1579411	266495	1021507	20
21	1037672	1291118	1534560	265566	1021018	21
22	1001015	1250645	1491919	264388	1020311	22
23	966392	1212119	1451080	263116	1019404	23
24	933276	1175071	1411717	261805	1018399	24
25	901359	1139201	1373576	260460	1017347	25
26	870524	1104482	1336591	259043	1016255	26
27	840859	1071042	1300854	257524	1015048	27
28	812365	1038878	1266406	255913	1013663	28
29	784962	1007910	1233061	254221	1012078	29
30	758475	977856	1200549	252455	1010312	30
31	732643	948463	1168559	250657	1008382	31
32	707331	919471	1136879	248833	1006206	32
33	682417	890743	1105413	246957	1003684	33
34	657852	862276	1074167	245006	1000728	34
35	633652	834100	1043207	242961	997291	35
36	609858	806268	1012537	240861	993416	36
37	586562	778884	982271	238738	989197	37
38	563819	752041	952510	236523	984770	38
39	541655	725821	923295	234255	980182	39
40	520091	700250	894690	231892	975411	40
41	499079	675240	866593	229426	970436	41
42	478512	650649	838894	226786	965177	42
43	458315	626352	811434	224032	959587	43
44	438462	602258	784116	221237	953569	44
45	418967	578367	756913	218506	947039	45
46	399879	554767	729857	215909	939913	46
47	381224	531538	702996	213443	932101	47
48	362977	508705	676379	211002	923551	48
49	345102	486212	650005	208435	914269	49
50	327526	464033	623880	205655	904300	50
51	310230	442146	598072	202532	893763	51
52	293242	420565	572617	199094	882728	52
53	276576	399319	547489	195381	871238	53
54	260247	378412	522619	191456	859203	54

TABLE 77.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12|12}_{x}$	After Two Years. $K^{24|All}_{x}$	Age x
55	244231	357732	497835	187342	846460	55
56	228467	337142	472908	183105	832815	56
57	212946	316606	447745	178731	818146	57
58	197744	296187	422398	174191	802386	58
59	182900	275988	396937	169474	785519	59
60	168481	256113	371483	164507	767510	60
61	154513	236630	346117	159143	748345	61
62	140979	217520	320857	153222	728000	62
63	127897	198830	295814	146633	706392	63
64	115338	180693	271205	139341	683393	64
65	103415	163300	247276	131427	658772	65
66	92208·5	146794	224238	123042	632161	66
67	81759·5	131242	202194	114378	603288	67
68	72002·6	116553	181059	105547	572060	68
69	62845·9	102582	160679	96610	538518	69
70	54220·3	89261·3	141014	87582	502873	70
71	46153·5	76640·3	122176	78469	465497	71
72	38748·8	64917·3	104464	69347	426760	72
73	32102·2	54295·3	88213·1	60406·9	387164	73
74	26277·0	44899·1	73640·1	51875·9	347414	74
75	21266·3	36723·1	60786·1	43940·9	308275	75
76	17012·3	29702·4	49592·1	36714·9	270507	76
77	13445·7	23725·4	39942·9	30278·1	234686	77
78	10518·9	18704·9	31748·8	24702·2	201128	78
79	8175·39	14576·7	24945·7	19940·3	170087	79
80	6343·99	11256·1	19435·6	15910·4	141774	80
81	4936·99	8635·32	15066·6	12549·4	116346	81
82	3853·99	6598·62	11661·9	9784·1	93953·0	82
83	3002·87	5028·52	8973·59	7545 01	74767·0	83
84	2316·10	3817·72	6860·49	5760·11	58751·0	84
85	1768·79	2888·54	5212·29	4360·31	45710·0	85
86	1337·53	2176·82	3933·99	3278·61	35284·0	86
87	1001·18	1629·43	2944·73	2454·07	27016·8	87
88	741·27	1206·43	2180·28	1817·02	20479·6	88
89	542·14	882·35	1594·60	1329·00	15297·4	89
90	390·91	636·23	1149·80	958·40	11204·1	90
91	277·17	451·12	815·26	679·52	7944·20	91
92	192·61	313·51	566·56	472·22	5520·80	92
93	130·62	212·62	384·23	320·25	3744·10	93
94	85·94	139·90	252·81	210·67	2463·50	94
95	54·39	88·55	160·00	133·36	1559·12	95
96	32·65	53·17	96·07	80·07	936·12	96
97	18·18	29·61	53·50	44·59	521·29	97
98	9·01	14·68	26·52	22·10	258·38	98
99	3·62	5·90	10·66	8·88	103·84	99
100	·85	1·38	2·50	2·08	24·32	100

$3\frac{1}{2}$ PER CENT. TABLE 78. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	26·31	5·41	5·09	5·52	20·34	62·67	16
17	26·07	5·50	5·22	5·73	21·09	63·60	17
18	25·84	5·60	5·34	5·94	21·87	64·58	18
19	25·64	5·70	5·48	6·14	22·69	65·65	19
20	25·49	5·81	5·62	6·35	23·53	66·81	20
21	25·40	5·92	5·77	6·56	24·42	68·06	21
22	25·35	6·04	5·92	6·77	25·33	69·41	22
23	25·35	6·16	6·09	6·98	26·28	70·85	23
24	25·38	6·28	6·25	7·21	27·25	72·38	24
25	25·43	6·41	6·42	7·45	28·26	73·98	25
26	25·50	6·55	6·60	7·69	29·30	75·64	26
27	25·57	6·69	6·78	7·94	30·37	77·35	27
28	25·64	6·83	6·97	8·20	31·47	79·11	28
29	25·71	6·97	7·16	8·47	32·61	80·93	29
30	25·76	7·13	7·36	8·74	33·80	82·78	30
31	25·80	7·27	7·57	9·02	35·03	84·69	31
32	25·83	7·43	7·78	9·32	36·30	86·66	32
33	25·86	7·58	8·00	9·63	37·64	88·70	33
34	25·88	7·73	8·22	9·95	39·03	90·80	34
35	25·89	7·88	8·45	10·28	40·48	92·98	35
36	25·89	8·03	8·68	10·63	42·00	95·22	36
37	25·88	8·18	8·91	10·97	43·58	97·52	37
38	25·86	8·32	9·13	11·32	45·23	99·86	38
39	25·84	8·47	9·36	11·66	46·93	102·26	39
40	25·80	8·61	9·59	12·01	48·70	104·71	40
41	25·76	8·76	9·82	12·34	50·53	107·21	41
42	25·71	8·90	10·05	12·69	52·43	109·79	42
43	25·65	9·04	10·29	13·05	54·40	112·44	43
44	25·58	9·18	10·55	13·41	56·45	115·17	44
45	25·49	9·32	10·80	13·79	58·59	117·99	45
46	25·38	9·46	11·06	14·17	60·82	120·90	46
47	25·26	9·60	11·33	14·59	63·15	123·93	47
48	25·12	9·74	11·61	15·02	65·58	127·08	48
49	24·98	9·89	11·89	15·49	68·12	130·37	49
50	24·83	10·05	12·19	15·99	70·77	133·82	50
51	24·67	10·21	12·49	16·51	73·54	137·42	51
52	24·50	10·38	12·81	17·06	76·43	141·17	52
53	24·32	10·54	13·12	17·62	79·44	145·03	53
54	24·12	10·69	13·42	18·19	82·57	148·99	54

TABLE 78.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	23·88	10·83	13·72	18·77	85·80	153·00	55
56	23·58	10·97	14·00	19·38	89·13	157·06	56
57	23·22	11·08	14·28	19·99	92·57	161·14	57
58	22·80	11·17	14·54	20·60	96·13	165·23	58
59	22·29	11·23	14·79	21·20	99·79	169·30	59
60	21·72	11·25	15·01	21·77	103·59	173·34	60
61	21·08	11·22	15·21	22·29	107·54	177·34	61
62	20·39	11·15	15·36	22·74	111·64	181·28	62
63	19·67	11·03	15·46	23·11	115·88	185·14	63
64	18·91	10·86	15·50	23·39	120·22	188·87	64
65	18·13	10·64	15·47	23·58	124·59	192·42	65
66	17·33	10·39	15·37	23·67	128·87	195·63	66
67	16·50	10·09	15·17	23·67	132·93	198·36	67
68	15·64	9·75	14·86	23·55	136·66	200·47	68
69	14·75	9·37	14·44	23·29	140·02	201·88	69
70	13·84	8·95	13·92	22·83	143·01	202·55	70
71	12·94	8·50	13·31	22·13	145·68	202·56	71
72	12·07	8·02	12·63	21·18	148·06	201·96	72
73	11·25	7·52	11·93	20·00	150·14	200·85	73
74	10·51	7·06	11·24	18·67	151·92	199·41	74
75	9·86	6·63	10·59	17·31	153·33	197·72	75
76	9·30	6·24	10·01	16·01	154·29	195·84	76
77	8·81	5·89	9·49	14·86	154·72	193·76	77
78	8·38	5·56	9·02	13·90	154·53	191·40	78
79	7·99	5·26	8·60	13·15	153·66	188·65	79
80	7·62	4·96	8·20	12·54	152·14	185·46	80
81	7·28	4·68	7·84	11·99	150·01	181·79	81
82	6·97	4·40	7·50	11·47	147·30	177·65	82
83	6·69	4·14	7·20	11·02	144·13	173·18	83
84	6·44	3·87	6·93	10·61	140·60	168·46	84
85	6·22	3·62	6·69	10·22	136·72	163·47	85
86	6·00	3·40	6·45	9·88	132·55	158·28	86
87	5·79	3·22	6·23	9·52	128·17	152·93	87
88	5·58	3·08	6·00	9·17	123·48	147·30	88
89	5·35	2·96	5·75	8·80	118·43	141·29	89
90	5·10	2·82	5·49	8·38	113·03	134·83	90
91	4·84	2·68	5·21	7·97	107·18	127·87	91
92	4·56	2·52	4·90	7·49	100·95	120·42	92
93	4·25	2·35	4·57	6·99	94·18	112·35	93
94	3·92	2·17	4·22	6·46	86·95	103·73	94
95	3·56	1·97	3·83	5·86	78·90	94·13	95
96	3·16	1·75	3·40	5·20	69·98	83·48	96
97	2·71	1·50	2·91	4·46	59·96	71·53	97
98	2·20	1·22	2·37	3·62	48·73	58·14	98
99	1·60	·88	1·72	2·63	35·42	42·26	99
100	·84	·46	·90	1·38	18·54	22·12	100

$3\frac{1}{2}$ PER CENT. TABLE 79. $3\frac{1}{2}$ PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12|12}_{x}$	After Two Years. $K^{24|All}_{x}$	Age x
16	1517531	1829317	2122959	318457	1172861	16
17	1449795	1755691	2045652	318457	1172861	17
18	1385622	1685839	1972304	318349	1172861	18
19	1325701	1620442	1903589	317717	1172808	19
20	1270328	1559739	1839688	316499	1172605	20
21	1219315	1503541	1780409	314836	1172165	21
22	1172292	1451429	1725329	312951	1171364	22
23	1128730	1402920	1673871	310954	1170093	23
24	1087881	1357222	1625201	308988	1168259	24
25	1049152	1313699	1578692	307096	1165862	25
26	1012167	1272020	1534018	305154	1162908	26
27	976430	1231689	1490650	303169	1159482	27
28	941644	1192410	1448338	301110	1155663	28
29	907687	1153988	1406927	298949	1151594	29
30	874482	1116351	1366347	296734	1147404	30
31	842093	1079534	1326601	294504	1143176	31
32	810509	1043470	1287625	292360	1138984	32
33	779720	1008160	1249424	290297	1134894	33
34	749805	973692	1212001	288316	1130903	34
35	720692	940006	1175275	286329	1126983	35
36	692260	906936	1139039	284174	1123081	36
37	664509	874468	1103191	281737	1119046	37
38	637440	842593	1067744	278970	1114719	38
39	611026	811302	1032711	275808	1109986	39
40	585294	780636	998154	272287	1104729	40
41	560284	750695	964238	268511	1098954	41
42	535949	721441	931003	264530	1092758	42
43	512243	692798	898382	260450	1086230	43
44	489146	664757	866375	256365	1079469	44
45	466602	637255	834925	252324	1072547	45
46	444577	610288	804019	248296	1065420	46
47	423147	583993	773784	244373	1058002	47
48	402312	558375	744218	240606	1050271	48
49	382089	533457	715355	236975	1042069	49
50	362495	509260	687212	233417	1033311	50
51	343503	485705	659664	229867	1023914	51
52	325034	462656	632497	226184	1013735	52
53	307023	440013	605558	222303	1002646	53
54	289352	417617	578646	218206	990537	54

TABLE 79.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|Au}_{x}$	Age x
55	271957	395382	551653	213881	977268	55
56	254751	373228	524518	209343	962880	56
57	237674	351062	497199	204591	947412	57
58	220729	328861	469681	199485	930796	58
59	203956	306675	441980	193922	912921	59
60	187369	284411	413941	187837	893659	60
61	171108	262183	385621	180957	872904	61
62	155340	240257	357246	173210	850436	62
63	140180	218789	328968	164712	826005	63
64	125741	197925	300978	155520	799412	64
65	112119	177921	273586	145791	770404	65
66	99340·3	158884	246957	135680	738672	66
67	87403·3	140852	221176	125341	704040	67
68	76299·3	123881	196370	114873	666630	68
69	66025·3	107979	172634	104263	626768	69
70	56629·4	93236·7	150182	93385	584989	70
71	48152·8	79760·7	129264	82329	541939	71
72	40610·0	67573·7	110065	71268	498087	72
73	34011·3	56756·7	92815·1	60473·9	453801	73
74	28343·3	47380·4	77685·1	50344·9	409556	74
75	23525·5	39338·8	64605·1	41293·9	365741	75
76	19450·4	32494·8	53429·1	33501·9	322811	76
77	16014·6	26719·0	43967·6	27017·4	281343	77
78	13118·2	21828·5	35952·7	21752·3	241868	78
79	10650·3	17659·8	29120·7	17525·3	204883	79
80	8561·31	14134·4	23344·4	14087·6	170892	80
81	6811·01	11184·8	18511·9	11207·1	140286	81
82	5362·21	8746·46	14515·1	8822·9	113262	82
83	4178·01	6758·46	11253·1	6873·4	89952·5	83
84	3222·49	5159·96	8626·61	5301·89	70309·5	84
85	2461·01	3894·96	6542·41	4049·09	54130·5	85
86	1860·98	2914·05	4916·01	3061·49	41108·5	86
87	1393·01	2168·25	3666·81	2291·69	30833·5	87
88	1031·38	1601·92	2711·44	1696·76	22845·1	88
89	754·32	1171·60	1983·07	1240·93	16708·3	89
90	543·91	844·79	1429·91	894·79	12047·7	90
91	385·65	598·99	1013·87	634·37	8542·36	91
92	268·00	416·26	704·58	440·87	5936·46	92
93	181·75	282·30	477·83	299·02	4025·96	93
94	119·58	185·74	314·39	196·76	2648·96	94
95	75·68	117·55	198·97	124·54	1676·50	95
96	45·44	70·58	119·46	74·78	1006·60	96
97	25·30	39·30	66·52	41·65	560·54	97
98	12·54	19·48	32·97	20·64	277·84	98
99	5·04	7·83	13·25	8·30	111·66	99
100	1·18	1·83	3·10	1·95	26·15	100

$3\frac{1}{2}$ PER CENT. TABLE 80. $3\frac{1}{2}$ PER CENT

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	20·284	·3022	·1511	16
17	20·053	·3101	·1551	17
18	19·817	·3183	·1591	18
19	19·583	·3263	·1632	19
20	19·350	·3343	·1672	20
21	19·119	·3423	·1712	21
22	18·890	·3502	·1751	22
23	18·663	·3580	·1790	23
24	18·438	·3657	·1828	24
25	18·212	·3735	·1867	25
26	17·986	·3813	·1906	26
27	17·758	·3891	·1946	27
28	17·527	·3970	·1985	28
29	17·292	·4051	·2026	29
30	17·049	·4135	·2067	30
31	16·803	·4220	·2110	31
32	16·546	·4308	·2154	32
33	16·284	·4398	·2199	33
34	16·014	·4491	·2246	34
35	15·738	·4586	·2293	35
36	15·458	·4682	·2341	36
37	15·175	·4780	·2390	37
38	14·889	·4878	·2439	38
39	14·601	·4977	·2489	39
40	14·310	·5077	·2539	40
41	14·016	·5178	·2589	41
42	13·718	·5281	·2640	42
43	13·416	·5385	·2692	43
44	13·108	·5491	·2745	44
45	12·793	·5599	·2800	45
46	12·472	·5709	·2855	46
47	12·145	·5822	·2911	47
48	11·813	·5936	·2968	48
49	11·479	·6051	·3025	49
50	11·144	·6166	·3083	50
51	10·809	·6282	·3141	51
52	10·477	·6396	·3198	52
53	10·146	·6510	·3255	53
54	9·816	·6623	·3312	54

TABLE 80.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	9·485	·6737	·3369	55
56	9·151	·6852	·3426	56
57	8·814	·6968	·3484	57
58	8·474	·7085	·3542	58
59	8·132	·7202	·3601	59
60	7·793	·7319	·3660	60
61	7·460	·7434	·3717	61
62	7·135	·7546	·3773	62
63	6·823	·7653	·3826	63
64	6·520	·7757	·3878	64
65	6·228	·7857	·3929	65
66	5·942	·7956	·3978	66
67	5·659	·8053	·4027	67
68	5·378	·8150	·4075	68
69	5·097	·8247	·4123	69
70	4·821	·8342	·4171	70
71	4·550	·8435	·4217	71
72	4·287	·8525	·4263	72
73	4·035	·8612	·4306	73
74	3·794	·8695	·4347	74
75	3·570	·8772	·4386	75
76	3·360	·8844	·4422	76
77	3·162	·8912	·4456	77
78	2·977	·8976	·4488	78
79	2·804	·9035	·4518	79
80	2·646	·9090	·4545	80
81	2·500	·9140	·4570	81
82	2·369	·9185	·4593	82
83	2·255	·9224	·4612	83
84	2·157	·9258	·4629	84
85	2·073	·9287	·4643	85
86	1·999	·9312	·4656	86
87	1·930	·9336	·4668	87
88	1·861	·9360	·4680	88
89	1·790	·9384	·4692	89
90	1·714	·9410	·4705	90
91	1·631	·9439	·4720	91
92	1·542	·9469	·4735	92
93	1·445	·9503	·4751	93
94	1·344	·9538	·4769	94
95	1·230	·9577	·4788	95
96	1·102	·9621	·4810	96
97	·956	·9671	·4836	97
98	·793	·9727	·4863	98
99	·597	·9795	·4897	99
100	·331	·9886	·4943	100

$3\frac{1}{2}$ PER CENT. TABLE 81. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Premiums for Life Assurance. Annual. $\bar{P}_x$	Age x
16	57671	1229785	21·821	·2493	·01143	16
17	55578	1174207	21·624	·2561	·01184	17
18	53551	1120656	21·425	·2629	·01227	18
19	51588	1069068	21·221	·2700	·01272	19
20	49687	1019381	21·013	·2771	·01318	20
21	47845	971536	20·803	·2844	·01367	21
22	46065	925471	20·587	·2918	·01418	22
23	44345	881126	20·367	·2993	·01470	23
24	42684	838442	20·140	·3072	·01525	24
25	41080	797362	19·907	·3152	·01583	25
26	39532	757830	19·667	·3234	·01645	26
27	38036	719794	19·421	·3319	·01709	27
28	36590	683204	19·169	·3406	·01776	28
29	35189	648015	18·912	·3494	·01847	29
30	33833	614182	18·650	·3584	·01922	30
31	32518	581664	18·385	·3675	·01999	31
32	31243	550421	18·114	·3769	·02081	32
33	30007	520414	17·840	·3863	·02165	33
34	28808	491606	17·562	·3958	·02254	34
35	27647	463959	17·278	·4056	·02348	35
36	26520	437439	16·992	·4154	·02445	36
37	25427	412012	16·700	·4255	·02548	37
38	24365	387647	16·406	·4356	·02655	38
39	23332	364315	16·110	·4458	·02767	39
40	22329	341986	15·812	·4560	·02884	40
41	21353	320633	15·512	·4664	·03006	41
42	20405	300228	15·209	·4768	·03135	42
43	19485	280743	14·904	·4873	·03269	43
44	18594	262149	14·595	·4979	·03411	44
45	17732	244417	14·280	·5088	·03563	45
46	16899	227518	13·959	·5198	·03724	46
47	16096	211422	13·631	·5311	·03896	47
48	15320	196102	13·297	·5426	·04080	48
49	14570	181532	12·955	·5543	·04279	49
50	13843	167689	12·610	·5662	·04490	50
51	13138	154551	12·260	·5782	·04716	51
52	12452	142099	11·906	·5904	·04959	52
53	11785	130314	11·552	·6026	·05216	53
54	11135	119179	11·198	·6148	·05490	54

TABLE 81.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	10502	108677	10·844	·6269	·05781	55
56	9885·5	98791·5	10·489	·6392	·06094	56
57	9285·6	89505·9	10·134	·6514	·06428	57
58	8701·4	80804·5	9·780	·6636	·06785	58
59	8132·2	72672·3	9·430	·6756	·07164	59
60	7577·6	65094·7	9·085	·6875	·07567	60
61	7037·5	58057·2	8·743	·6992	·07998	61
62	6512·4	51544·8	8·408	·7107	·08453	62
63	6002·5	45542·3	8·080	·7220	·08936	63
64	5508·7	40033·6	7·760	·7330	·09446	64
65	5032·5	35001·1	7·447	·7438	·09988	65
66	4575·5	30425·6	7·142	·7543	·10562	66
67	4139·5	26286·1	6·841	·7647	·11178	67
68	3726·1	22560·0	6·546	·7748	·11836	68
69	3336·4	19223·6	6·253	·7849	·12552	69
70	2971·0	16252·6	5·961	·7949	·13336	70
71	2629·2	13623·4	5·672	·8049	·14190	71
72	2310·3	11313·1	5·386	·8147	·15127	72
73	2013·5	9299·6	5·106	·8243	·16145	73
74	1738·6	7561·0	4·836	·8336	·17238	74
75	1485·2	6075·8	4·577	·8426	·18408	75
76	1253·3	4822·5	4·333	·8509	·19639	76
77	1043·4	3779·1	4·106	·8587	·20915	77
78	856·31	2922·84	3·896	·8660	·22227	78
79	691·96	2230·88	3·706	·8725	·23543	79
80	550·16	1680·72	3·535	·8784	·24848	80
81	430·60	1250·12	3·382	·8836	·26128	81
82	332·25	917·87	3·240	·8885	·27424	82
83	253·29	664·58	3·101	·8933	·28808	83
84	191·01	473·57	2·955	·8984	·30401	84
85	142·55	331·02	2·797	·9038	·32312	85
86	105·09	225·93	2·624	·9097	·34670	86
87	76·26	149·67	2·435	·9162	·37628	87
88	54·02	95·65	2·241	·9229	·41183	88
89	37·07	58·58	2·047	·9296	·45412	89
90	24·47	34·11	1·858	·9361	·50381	90
91	15·42	18·69	1·671	·9425	·56404	91
92	9·16	9·53	1·494	·9486	·63494	92
93	5·10	4·43	1·317	·9547	·72490	93
94	2·60	1·83	1·144	·9606	·83973	94
95	1·18	·65	·980	·9663	·98602	95
96	·48	·17	·771	·9735	1·26265	96
97	·14	·03	·626	·9785	1·56310	97
98	·03	·00	·416	·9857	2·36947	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 82. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	17·58	3·43	3·11	3·12	10·46	37·70	16
17	17·41	3·51	3·21	3·24	10·86	38·22	17
18	17·26	3·59	3·31	3·36	11·27	38·79	18
19	17·14	3·67	3·41	3·48	11·70	39·40	19
20	17·05	3·75	3·51	3·61	12·15	40·06	20
21	16·99	3·83	3·61	3·73	12·61	40·78	21
22	16·97	3·90	3·71	3·86	13·09	41·52	22
23	16·96	3·98	3·81	3·98	13·58	42·31	23
24	16·97	4·05	3·91	4·10	14·08	43·11	24
25	16·98	4·13	4·00	4·23	14·60	43·95	25
26	17·00	4·21	4·11	4·36	15·13	44·81	26
27	17·03	4·29	4·21	4·49	15·68	45·69	27
28	17·05	4·37	4·31	4·63	16·25	46·62	28
29	17·08	4·46	4·42	4·77	16·84	47·57	29
30	17·11	4·54	4·53	4·92	17·46	48·57	30
31	17·14	4·64	4·65	5·07	18·10	49·59	31
32	17·17	4·73	4·77	5·22	18·76	50·66	32
33	17·20	4·83	4·89	5·38	19·45	51·76	33
34	17·23	4·93	5·03	5·55	20·17	52·90	34
35	17·26	5·03	5·16	5·73	20·91	54·08	35
36	17·30	5·13	5·29	5·91	21·67	55·30	36
37	17·33	5·23	5·43	6·11	22·47	56·57	37
38	17·36	5·34	5·58	6·30	23·30	57·87	38
39	17·39	5·44	5·72	6·50	24·16	59·22	39
40	17·41	5·55	5·88	6·71	25·06	60·60	40
41	17·42	5·65	6·04	6·93	25·99	62·03	41
42	17·43	5·76	6·20	7·16	26·95	63·50	42
43	17·43	5·87	6·36	7·40	27·96	65·02	43
44	17·43	5·98	6·53	7·65	29·01	66·60	44
45	17·41	6·10	6·70	7·90	30·11	68·22	45
46	17·40	6·21	6·88	8·17	31·25	69·90	46
47	17·36	6·33	7·07	8·44	32·43	71·63	47
48	17·32	6·44	7·26	8·73	33·67	73·41	48
49	17·25	6·55	7·45	9·02	34·96	75·23	49
50	17·17	6·66	7·65	9·34	36·29	77·10	50
51	17·07	6·76	7·85	9·66	37·68	79·01	51
52	16·95	6·86	8·05	9·98	39·10	80·94	52
53	16·83	6·95	8·25	10·32	40·57	82·92	53
54	16·68	7·03	8·46	10·67	42·09	84·93	54

TABLE 82.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	16·52	7·12	8·66	11·02	43·66	86·98	55
56	16·34	7·20	8·86	11·39	45·30	89·08	56
57	16·13	7·27	9·06	11·76	47·02	91·25	57
58	15·91	7·34	9·25	12·13	48·85	93·49	58
59	15·68	7·41	9·43	12·51	50·80	95·83	59
60	15·42	7·46	9·61	12·89	52·89	98·27	60
61	15·14	7·51	9·78	13·28	55·11	100·81	61
62	14·83	7·53	9·94	13·65	57·46	103·41	62
63	14·50	7·55	10·08	14·02	59·91	106·06	63
64	14·15	7·54	10·20	14·38	62·44	108·71	64
65	13·76	7·51	10·30	14·71	65·03	111·32	65
66	13·33	7·47	10·38	15·02	67·64	113·85	66
67	12·87	7·39	10·43	15·29	70·27	116·25	67
68	12·35	7·28	10·43	15·51	72 88	118·44	68
69	11·79	7·13	10·36	15·63	75·41	120·32	69
70	11·20	6·94	10·22	15·64	77·80	121·80	70
71	10·58	6·71	10·01	15·53	80·00	122·83	71
72	9·96	6·45	9·73	15·29	81·96	123·39	72
73	9·33	6·17	9·40	14·94	83·66	123·51	73
74	8·72	5·87	9·03	14·51	85·06	123·20	74
75	8·12	5·57	8·62	14·00	86·19	122·50	75
76	7·52	5·26	8·20	13·43	87·08	121·48	76
77	6·94	4·95	7·74	12·79	87·77	120·19	77
78	6·39	4·63	7·26	12·14	88·29	118·71	78
79	5·87	4·32	6·77	11·46	88·67	117·09	79
80	5·39	4·01	6·29	10·79	88·93	115·42	80
81	4·96	3·72	5·84	10·13	88·97	113·62	81
82	4·57	3·44	5·43	9·47	88·59	111·51	82
83	4·20	3·18	5·07	8·80	87·59	108·83	83
84	3·83	2·93	4·74	8·15	85·82	105·46	84
85	3·45	2 69	4·43	7·49	83·19	101·26	85
86	3·08	2·47	4·12	6·87	79·72	96·25	86
87	2·73	2·25	3·80	6·26	75·43	90·47	87
88	2·44	2·06	3·49	5·71	70·60	84·30	88
89	2·23	1·89	3·20	5·23	65·34	77·88	89
90	2·03	1·72	2·91	4·76	59·93	71·35	90
91	1·84	1·55	2·63	4·30	54·34	64·65	91
92	1·65	1·39	2·37	3·86	48·87	58·15	92
93	1·47	1·24	2·10	3·43	43·43	51·67	93
94	1·29	1·09	1·85	3·01	38·18	45·42	94
95	1·13	·95	1·63	2·62	33·37	39·69	95
96	·92	·77	1·36	2·13	27·45	32·64	96
97	·77	·63	1·20	1·76	23·42	27·78	97
98	·58	·29	·87	1·17	15·72	18·64	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 83. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
16	1013949	1211493	1390928	179856	603489	16
17	967751	1162578	1341050	179856	603489	17
18	924326	1116425	1293806	179856	603489	18
19	884064	1073326	1249445	179645	603489	19
20	847004	1033279	1207930	179190	603489	20
21	812971	996078	1169022	178556	603294	21
22	781517	961290	1132309	177663	602872	22
23	752094	928477	1097417	176489	602149	23
24	724250	897240	1064004	175140	601105	24
25	697660	867299	1031844	173716	599765	25
26	672151	838485	1000774	172305	598193	26
27	647605	810681	970722	170909	596448	27
28	623916	783821	941624	169491	594620	28
29	601023	757842	913420	168020	592682	29
30	578837	732619	885989	166501	590647	30
31	557311	708107	859288	164909	588491	31
32	536402	684233	833247	163251	586196	32
33	516102	660993	807864	161567	583685	33
34	496403	638354	783078	159950	580951	34
35	477297	616284	758835	158370	577987	35
36	458748	594757	735115	156798	574792	36
37	440674	573697	711822	155188	571364	37
38	423027	553038	688898	153496	567705	38
39	405717	532676	666247	151731	563748	39
40	388735	512590	643833	149906	559479	40
41	372053	492785	621648	148006	554894	41
42	355687	473268	599709	146086	549988	42
43	339675	454085	578054	144131	544824	43
44	324047	435297	556735	142132	539437	44
45	308812	416903	535780	140099	533844	45
46	293959	398899	515214	138021	528045	46
47	279462	381268	495010	135894	522058	47
48	265266	363916	475067	133727	515839	48
49	251341	346780	455301	131516	509325	49
50	237678	329823	435659	129229	502423	50
51	224272	313059	416130	126829	494992	51
52	211135	296494	396713	124296	486921	52
53	198281	280151	377414	121607	478150	53
54	185725	264055	358248	118766	468653	54

TABLE 83.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\,12}$	After Two Years. $K_x^{24\|All}$	Age x
55	173461	248222	339214	115749	458498	55
56	161488	232652	320291	112560	447788	56
57	149817	217359	301491	109169	436625	57
58	138472	202373	282855	105565	425073	58
59	127468	187709	264413	101737	413143	59
60	116822	173365	246182	97687	400777	60
61	106531	159348	228170	93414	387849	61
62	96604·0	145663	210375	88911	374191	62
63	87060·4	132354	192851	84164	359607	63
64	77931·7	119469	175669	79188	343973	64
65	69240·7	107054	158914	74026	327254	65
66	61007·5	95166·9	142678	68717	309515	66
67	53260·9	83849·9	127020	63300	290891	67
68	46026·2	73148·9	111997	57774	271541	68
69	39346·9	63134·9	97702·6	52142·4	251588	69
70	33268·6	53880·5	84250·6	46460·4	231148	70
71	27818·8	45453·9	71770·6	40817·4	210348	71
72	23002·4	37898·6	60380·6	35330·4	189360	72
73	18797·5	31216·5	50143·6	30089·4	168456	73
74	15162·0	25373·4	41068·1	25231·9	147891	74
75	12051·6	20323·1	33131·0	20795·0	128008	75
76	9424·78	16017·1	26287·2	16820·8	109135	76
77	7244·88	12407·3	20483·7	13345·7	91584·6	77
78	5470·38	9437·81	15659·1	10388·3	75598·6	78
79	4060 78	7049·71	11733·1	7929·9	61356·6	79
80	2967·18	5175·71	8636·02	5935·98	48925·6	80
81	2137 10	3739·71	6254·42	4360·58	38308·6	81
82	1518·59	2662·11	4467·32	3145·28	29435·0	82
83	1063·15	1867·51	3151·52	2229·88	22184·6	83
84	731·35	1290·34	2196·00	1555·70	16392·0	84
85	492·41	875·86	1507·30	1068·90	11858·5	85
86	323·81	583·01	1015·96	721·63	8377·51	86
87	208·23	380·15	670·20	477·25	5752·31	87
88	131·77	242·96	431·68	308·27	3813·61	88
89	82·82	152·70	271·31	193·74	2422·21	89
90	49·76	91·74	163·00	116·38	1466·18	90
91	28·34	52·24	92·82	66·25	838·08	91
92	15·14	27·91	49·59	35·38	447·72	92
93	7·49	13·80	24·53	17·48	221·42	93
94	3·36	6·19	11·01	7·82	99·31	94
95	1·33	2·45	4·37	3·09	39·39	95
96	·44	·81	1·46	1·02	13·13	96
97	·11	·20	·37	·25	3·33	97
98	·02	·03	·06	·04	·54	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 84. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	20·87	4·15	3·69	3·67	12·68	45·06	16
17	20·72	4·25	3·80	3·81	13·15	45·73	17
18	20·58	4·35	3·92	3·96	13·65	46·47	18
19	20·47	4·47	4·05	4·10	14·17	47·26	19
20	20·40	4·58	4·17	4·25	14·71	48·10	20
21	20·36	4·68	4·29	4·39	15·26	48·99	21
22	20·36	4·78	4·41	4·53	15·84	49·92	22
23	20·37	4·88	4·53	4·68	16·43	50·89	23
24	20·39	4·98	4·65	4·83	17·05	51·90	24
25	20·41	5·07	4·78	4·99	17·69	52·94	25
26	20·43	5·17	4·91	5·15	18·35	54·02	26
27	20·46	5·28	5·04	5·31	19·04	55·14	27
28	20·49	5·39	5·18	5·48	19·76	56·30	28
29	20·53	5·50	5·32	5·65	20·50	57·50	29
30	20·58	5·62	5·46	5·82	21·27	58·74	30
31	20·62	5·73	5·60	6·00	22·07	60·03	31
32	20·65	5·85	5·74	6·19	22·90	61·33	32
33	20·68	5·96	5·89	6·38	23·76	62·67	33
34	20·69	6·08	6·04	6·58	24·65	64·03	34
35	20·69	6·19	6·19	6·79	25·56	65·41	35
36	20·67	6·30	6·35	6·99	26·50	66·82	36
37	20·66	6·42	6·51	7·21	27·48	68·27	37
38	20·63	6·53	6·68	7·43	28·49	69·77	38
39	20·61	6·64	6·85	7·67	29·56	71·33	39
40	20·58	6·77	7·02	7·91	30·68	72·96	40
41	20·56	6·89	7·20	8·16	31·85	74·65	41
42	20·52	7·02	7·38	8·41	33·08	76·41	42
43	20·48	7·14	7·57	8·66	34·36	78·22	43
44	20·42	7·26	7·76	8·94	35·69	80·08	44
45	20·35	7·38	7·96	9·22	37·07	81·97	45
46	20·26	7·48	8·16	9·53	38·49	83·91	46
47	20·15	7·58	8·35	9·85	39·94	85·87	47
48	20·03	7·68	8·53	10·20	41·43	87·87	48
49	19·89	7·77	8·72	10·56	42·96	89·89	49
50	19·73	7·86	8·90	10·92	44·52	91·94	50
51	19·54	7·95	9·10	11·28	46·16	94·03	51
52	19·33	8·05	9·31	11·64	47·86	96·19	52
53	19·10	8·14	9·53	12·01	49·66	98·44	53
54	18·85	8·23	9·75	12·38	51·55	100·77	54

TABLE 84—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	18·58	8·32	9·98	12·76	53·54	103·17	55
56	18·27	8·38	10·20	13·17	55·61	105·63	56
57	17·93	8·44	10·40	13·58	57·76	108·11	57
58	17·56	8·46	10·59	14·03	60·00	110·64	58
59	17·15	8·46	10·75	14·49	62·35	113·21	59
60	16·73	8·45	10·89	14·98	64·81	115·85	60
61	16·28	8·41	10·99	15·46	67·41	118·55	61
62	15·80	8·35	11·07	15·92	70·16	121·30	62
63	15·30	8·27	11·11	16·35	73·06	124·08	63
64	14·76	8·16	11·12	16·70	76·12	126·87	64
65	14·21	8·04	11·11	17·00	79·31	129·67	65
66	13·66	7·91	11·07	17·21	82·54	132·39	66
67	13·10	7·77	10·99	17·37	85·72	134·96	67
68	12·53	7·61	10·87	17·46	88·76	137·24	68
69	11·92	7·41	10·69	17·48	91·54	139·05	69
70	11·25	7·16	10·44	17·40	93·96	140·21	70
71	10·52	6·85	10·10	17·17	95·98	140·62	71
72	9·73	6·49	9·69	16·79	97·55	140·25	72
73	8·94	6·11	9·22	16·26	98·61	139·14	73
74	8·15	5·73	8·73	15·62	99·21	137·44	74
75	7·40	5·36	8·22	14·89	99·42	135·29	75
76	6·70	5·00	7·70	14·13	99·40	132·92	76
77	6·03	4·65	7·19	13·34	99·23	130·44	77
78	5·44	4·29	6·68	12·61	98·92	127·93	78
79	4·92	3·93	6·20	11·93	98·46	125·44	79
80	4·50	3·58	5·79	11·30	97·83	123·00	80
81	4·20	3·23	5·46	10·72	96·88	120·48	81
82	3·98	2·90	5·23	10·16	95·40	117·68	82
83	3·81	2·61	5·01	9·63	93·32	114·38	83
84	3·64	2·38	4·78	9·07	90·62	110·48	84
85	3·44	2·19	4·52	8·50	87·39	106·04	85
86	3·23	2·03	4·25	7·92	83·76	101·19	86
87	3·00	1·88	3·95	7·37	79·73	95·93	87
88	2·77	1·74	3·64	6·79	75·55	90·49	88
89	2·54	1·59	3·33	6·22	71·07	84·75	89
90	2·31	1·45	3·03	5·66	66·17	78·62	90
91	2·09	1·31	2·74	5·11	59·77	71·01	91
92	1·88	1·18	2·46	4·60	53·76	63·87	92
93	1·67	1·04	2·19	4·09	47·77	56·75	93
94	1·47	·91	1·93	3·59	41·99	49·89	94
95	1·29	·79	1·69	3·14	36·70	43·60	95
96	1·07	·63	1·40	2·59	30·17	35·86	96
97	·91	·49	1·19	2·25	25·67	30·52	97
98	·58	·29	·87	1·46	17·18	20·38	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 85. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|AU}$	Age x
16	1203912	1443006	1655576	211978	731065	16
17	1151261	1387296	1598678	211978	731065	17
18	1101889	1335142	1545214	211978	731065	18
19	1055951	1286576	1495492	211610	731012	19
20	1013474	1240961	1448306	210953	730759	20
21	974273	1198201	1403595	210027	730272	21
22	937748	1157874	1361108	208854	729567	22
23	903264	1119502	1320432	207587	728664	23
24	870286	1082608	1281233	206282	727663	24
25	838503	1046889	1243253	204942	726616	25
26	807795	1012313	1206420	203532	725528	26
27	778246	979003	1170822	202020	724326	27
28	749856	946957	1136500	200416	722946	28
29	722549	916097	1103272	198730	721367	29
30	696153	886147	1070872	196971	719607	30
31	670414	856859	1038997	195180	717683	31
32	645201	827981	1007441	193364	715516	32
33	620399	799383	976118	191496	713005	33
34	595966	771069	945040	189556	710065	34
35	571921	743073	914278	187524	706650	35
36	548309	715453	883842	185439	702805	36
37	525223	688316	853849	183335	698624	37
38	502722	661758	824404	181145	694243	38
39	480834	635865	795554	178904	689713	39
40	459584	610666	767365	176576	685011	40
41	438927	586079	739743	174152	680120	41
42	418762	561969	712585	171564	674964	42
43	399021	538220	685745	168873	669500	43
44	379682	514750	659134	166150	663638	44
45	360761	491562	632732	163500	657300	45
46	342307	468745	606575	160990	650410	46
47	324346	446380	580714	158614	642890	47
48	306852	424490	555196	156274	634693	48
49	289790	403021	530022	153823	625833	49
50	273088	381945	505196	151182	616360	50
51	256729	361243	480785	148228	606394	51
52	240740	340931	456827	144993	596007	52
53	225136	321039	433300	141516	585249	53
54	209934	301575	410147	137861	574045	54

TABLE 85.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	195118	282444	387220	134055	562257	55
56	180638	263531	364323	130164	549723	56
57	166495	244818	341394	126178	536356	57
58	152768	226380	318506	122079	522125	58
59	139500	208325	295748	117864	507049	59
60	126757	190762	273254	113474	491135	60
61	114567	173758	251115	108793	474409	61
62	102913	157303	229365	103695	456891	62
63	91812·2	141443	208114	98104	438554	63
64	81320·2	126292	187556	92012	419342	64
65	71528·2	112007	167903	85512	399121	65
66	62493·2	98698·5	149329	78752	377666	66
67	54237·2	86410·5	131911	71907	354853	67
68	46695·8	75057·5	115575	65081	330716	68
69	39783·7	64510·5	100191	58335	305396	69
70	33434·3	54704·5	85715·3	51689·7	279157	70
71	27651·6	45657·0	72211·3	45156·7	252364	71
72	22489·8	37485·0	59864·3	38798·7	225360	72
73	17991·2	30295·5	48865·3	32747·7	198560	73
74	14170·2	24132·1	39306·1	27151·9	172486	74
75	10992·2	18946·5	31153·4	22119·6	147662	75
76	8391·41	14654·2	24309·6	17701·4	124572	76
77	6297·51	11145·3	18644·9	13923·1	103542	77
78	4654·81	8327·61	14046·0	10793·4	84707·6	78
79	3403·61	6123·51	10413·6	8251·6	68133·6	79
80	2478·06	4445·41	7628·88	6215·32	53824·6	80
81	1808·04	3197·41	5548·28	4614·92	41715·6	81
82	1323·50	2286·20	4024·98	3378·22	31696·6	82
83	965·93	1626·57	2895·58	2437·92	23636·3	83
84	694·64	1148·26	2060·86	1733·04	17309·4	84
85	490·98	802·50	1447·54	1212·26	12456·6	85
86	339·80	553·00	999·42	832·94	8801·74	86
87	229·10	372·84	673·83	561·57	6080·84	87
88	149·59	243·44	439·98	366·62	4081·14	88
89	94·02	152·99	276·52	230·48	2634·84	89
90	56·49	91·91	166·13	138·47	1618·94	90
91	32·17	52·33	94·60	78·85	921·88	91
92	17·19	27·95	50·53	42·13	492·48	92
93	8·51	13·82	24·98	20·84	243·55	93
94	3·82	6·19	11·20	9·35	109·23	94
95	1·52	2·45	4·44	3·71	43·32	95
96	·51	·81	1·48	1·24	14·43	96
97	·13	·20	·37	·32	3·65	97
98	·02	·03	·06	·05	·59	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 86. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	25·08	4·85	4·36	4·47	14·47	53·22	16
17	24·81	4·93	4·46	4·63	15·02	53·84	17
18	24·55	5·01	4·56	4·81	15·58	54·50	18
19	24·32	5·09	4·67	4·98	16·17	55·23	19
20	24·14	5·18	4·78	5·14	16·79	56·04	20
21	24·01	5·27	4·90	5·31	17·43	56·91	21
22	23·92	5·37	5·02	5·47	18·08	57·86	22
23	23·87	5·46	5·15	5·64	18·76	58·88	23
24	23·85	5·56	5·29	5·81	19·44	59·95	24
25	23·84	5·66	5·42	6·00	20·14	61·06	25
26	23·84	5·77	5·56	6·18	20·86	62·20	26
27	23·84	5·87	5·70	6·37	21·59	63·37	27
28	23·83	5·98	5·84	6·56	22·34	64·56	28
29	23·82	6·09	5·99	6·77	23·11	65·78	29
30	23·80	6·21	6·14	6·97	23·92	67·03	30
31	23·77	6·32	6·30	7·19	24·75	68·33	31
32	23·73	6·44	6·46	7·41	25·63	69·67	32
33	23·69	6·55	6·63	7·65	26·55	71·07	33
34	23·64	6·67	6·80	7·90	27·52	72·53	34
35	23·59	6·79	6·98	8·16	28·53	74·04	35
36	23·53	6·90	7·16	8·42	29·60	75·61	36
37	23·45	7·01	7·34	8·69	30·71	77·21	37
38	23·38	7·12	7·51	8·96	31·88	78·85	38
39	23·30	7·23	7·69	9·22	33·09	80·52	39
40	23·21	7·34	7·86	9·48	34·34	82·23	40
41	23·11	7·45	8·03	9·74	35·65	83·98	41
42	23·02	7·56	8·22	10·00	37·00	85·80	42
43	22·92	7·67	8·41	10·26	38·42	87·68	43
44	22·81	7·77	8·61	10·55	39·91	89·64	44
45	22·68	7·88	8·80	10·84	41·47	91·67	45
46	22·54	7·99	9·01	11·14	43·11	93·78	46
47	22·38	8·09	9·22	11·46	44·82	95·97	47
48	22·21	8·21	9·45	11·81	46·60	98·27	48
49	22·03	8·32	9·67	12·17	48·46	100·66	49
50	21·84	8·44	9·91	12·57	50·41	103·17	50
51	21·65	8·57	10·15	12·99	52·43	105·79	51
52	21·44	8·69	10·40	13·43	54·55	108·52	52
53	21·23	8·81	10·65	13·88	56·76	111·33	53
54	20·99	8·94	10·89	14·34	59·06	114·22	54

TABLE 86.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	20·72	9·05	11·13	14·83	61·45	117·18	55
56	20·41	9·15	11·36	15·34	63·95	120·21	56
57	20·06	9·24	11·59	15·86	66·56	123·31	57
58	19·64	9·32	11·82	16·38	69·31	126·47	58
59	19·17	9·38	12·04	16·93	72·19	129·71	59
60	18·64	9·40	12·25	17·46	75·23	132·98	60
61	18·06	9·38	12·43	17·94	78·43	136·24	61
62	17·43	9·32	12·58	18·38	81·78	139·49	62
63	16·77	9·22	12·69	18·73	85·28	142·68	63
64	16·08	9·07	12·74	19·01	88·89	145·80	64
65	15·38	8·89	12·74	19·22	92·57	148·80	65
66	14·66	8·68	12·68	19·36	96·22	151·60	66
67	13·93	8·43	12·54	19·43	99·74	154·06	67
68	13·17	8·15	12·30	19·41	103·05	156·08	68
69	12·38	7·82	11·97	19·28	106·07	157·52	69
70	11·58	7·46	11·53	18·96	108·76	158·29	70
71	10·77	7·07	11·00	18·40	111·16	158·40	71
72	9·99	6·64	10·40	17·61	113·27	157·91	72
73	9·24	6·20	9·77	16·58	115·08	156·87	73
74	8·56	5·79	9·14	15·38	116·59	155·46	74
75	7·97	5·40	8·55	14·13	117·77	153·81	75
76	7·45	5·05	8·02	12·94	118·62	152·08	76
77	7·02	4·74	7·56	11·91	119·14	150·37	77
78	6·65	4·47	7·16	11·05	119·31	148·65	78
79	6·33	4·22	6·81	10·42	119·11	146·89	79
80	6·04	3·99	6·50	9·94	118·58	145·05	80
81	5·78	3·77	6·22	9·52	117·66	142·95	81
82	5·54	3·56	5·96	9·12	116·10	140·28	82
83	5·31	3·33	5·71	8·73	113·63	136·71	83
84	5·06	3·09	5·44	8·33	110·05	131·97	84
85	4·79	2·83	5·15	7·89	105·23	125·89	85
86	4·50	2·56	4·84	7·39	99·31	118·60	86
87	4·18	2·33	4·50	6·87	92·49	110·37	87
88	3·85	2·13	4·15	6·34	85·35	101·82	88
89	3·53	1·95	3·80	5·81	78·16	93·24	89
90	3·21	1·78	3·46	5·28	71·15	84·88	90
91	2·90	1·61	3·12	4·78	64·27	76·67	91
92	2·61	1·44	2·81	4·29	57·81	68·96	92
93	2·32	1·28	2·50	3·81	51·36	61·27	93
94	2·04	1·13	2·20	3·35	45·16	53·87	94
95	1·78	·98	1·93	2·91	39·47	47·08	95
96	1·46	·79	1·61	2·38	32·47	38·72	96
97	1·27	·63	1·41	2·04	27·64	32·99	97
98	·87	·29	1·16	1·17	18·63	22·13	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 87. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\,All}$	Age x
16	1446384	1726121	1977331	257549	834498	16
17	1378673	1652522	1900052	257549	834498	17
18	1314571	1582747	1826785	257441	834498	18
19	1254757	1517467	1758194	256808	834446	19
20	1199523	1456916	1694453	255594	834243	20
21	1148670	1400894	1635359	253936	833805	21
22	1101817	1348970	1580478	252058	833007	22
23	1058429	1300655	1529226	250069	831741	23
24	1017751	1255148	1480760	248112	829914	24
25	979185	1211808	1434446	246228	827527	25
26	942352	1170300	1389956	244294	824585	26
27	906754	1130126	1346757	242317	821173	27
28	872096	1090991	1304601	240265	817368	28
29	838258	1052704	1263335	238113	813313	29
30	805169	1015198	1222896	235905	809138	30
31	772896	978513	1183293	233683	804925	31
32	741436	942591	1144470	231547	800750	32
33	710787	907441	1106441	229495	796678	33
34	681033	873159	1069219	227525	792708	34
35	652106	839688	1032728	225549	788814	35
36	623890	806869	996768	223411	784941	36
37	596390	774695	961243	220997	780942	37
38	569608	743159	926173	218259	776661	38
39	543524	712258	891577	215135	771988	39
40	518166	682038	857522	211666	766807	40
41	493579	652603	824179	207954	761129	41
42	469720	623922	791595	204049	755055	42
43	446549	595926	759710	200062	748674	43
44	424050	568611	728531	196083	742088	44
45	402169	541919	698007	192162	735369	45
46	380876	515848	668128	188266	728480	46
47	360243	490531	639018	184489	721338	47
48	340268	465971	610673	180878	713926	48
49	320965	442186	583123	177412	706097	49
50	302346	419192	556380	174031	697775	50
51	284382	396912	530324	170673	688887	51
52	266999	375218	504755	167206	679307	52
53	250135	354017	479532	163572	668925	53
54	233684	333167	454477	159758	657652	54

TABLE 87.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	217592	312598	429506	155757	645377	55
56	201788	292249	404581	151589	632161	56
57	186227	272050	379687	147259	618066	57
58	170926	252003	354839	142648	603062	58
59	155934	232173	330079	137676	587085	59
60	141276	212498	305300	132299	570063	60
61	127084	193099	280583	126295	551949	61
62	113507	174220	256152	119624	532603	62
63	100643	156002	232155	112413	511871	63
64	88581·1	138573	208773	104734	489656	64
65	77393·1	122144	186276	96744	465832	65
66	67091·1	106796	164807	88593	440248	66
67	57659·4	92547·8	144437	80424	412885	67
68	49076·8	79429·8	125264	72332	383970	68
69	41321·3	67425·8	107347	64323	353879	69
70	34404·9	56573·8	90820·1	56315·9	323125	70
71	28328·4	46913·5	75825·1	48389·9	292265	71
72	23070·4	38418·2	62442·1	40678·9	261696	72
73	18604·2	31096·9	50767·1	33372 9	231722	73
74	14886·3	24946·5	40842·6	26728·4	202700	74
75	11830·6	19846·1	32546·6	20987·4	174911	75
76	9339·22	15661·8	25713·6	16223·4	148665	76
77	7322·12	12271·0	20159·0	12416·0	124321	77
78	5696·52	9526·34	15660·7	9461·3	102166	78
79	4378·82	7300·54	12012·9	7204·5	82418·6	79
80	3323·12	5518·84	9093·69	5467·31	65239·6	80
81	2489·63	4114·14	6792·39	4095·61	50664·6	81
82	1841·43	3023·24	5004·19	3029·81	38573·6	82
83	1343·93	2188·04	3633·79	2211·31	28780·5	83
84	966·47	1556·57	2596·29	1590·21	21021·1	84
85	683·11	1085·85	1820·74	1123·96	15000·8	85
86	472·77	741·98	1250·59	777·81	10435·7	86
87	318·75	496·52	839·44	524·37	7053·91	87
88	208·13	323·28	547·19	342·42	4610·21	88
89	130·81	203·18	343·91	215·20	2897·51	89
90	78·59	122·07	206·62	129·29	1740·81	90
91	44·75	69·51	117·66	73·61	991·28	91
92	23·90	37·13	62·86	39·31	529·56	92
93	11·82	18·36	31·09	19·43	261·89	93
94	5·30	8·23	13·95	8·70	117·46	94
95	2·10	3·26	5·54	3·44	46·59	95
96	·70	1·08	1·85	1·14	15·53	96
97	·18	·27	·47	·29	3·93	97
98	·03	·04	·08	·04	·64	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 88. $3\frac{1}{2}$ PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity.	Single Premiums for Assurance.		Age x
		First Death.	Death of Wife in Husband's Lifetime.	
	$\bar{a}_{xx}$	$\bar{A}_{xx}$	$\bar{A}^{1}_{xx}$	
16	19·472	·3301	·1651	16
17	19·237	·3382	·1691	17
18	18·999	·3464	·1732	18
19	18·761	·3546	·1773	19
20	18·519	·3629	·1815	20
21	18·276	·3713	·1856	21
22	18·029	·3798	·1899	22
23	17·776	·3885	·1942	23
24	17·516	·3974	·1987	24
25	17·250	·4066	·2033	25
26	16·976	·4160	·2080	26
27	16·695	·4257	·2128	27
28	16·409	·4355	·2178	28
29	16·119	·4455	·2227	29
30	15·825	·4556	·2278	30
31	15·529	·4658	·2329	31
32	15·231	·4760	·2380	32
33	14·929	·4864	·2432	33
34	14·626	·4968	·2484	34
35	14·319	·5074	·2537	35
36	14·011	·5180	·2590	36
37	13·701	·5287	·2643	37
38	13·392	·5393	·2696	38
39	13·083	·5499	·2750	39
40	12·775	·5605	·2803	40
41	12·467	·5711	·2856	41
42	12·163	·5816	·2908	42
43	11·858	·5921	·2960	43
44	11·552	·6026	·3013	44
45	11·241	·6133	·3066	45
46	10·927	·6241	·3121	46
47	10·606	·6351	·3176	47
48	10·279	·6464	·3232	48
49	9·947	·6578	·3289	49
50	9·610	·6694	·3347	50
51	9·272	·6810	·3405	51
52	8·936	·6926	·3463	52
53	8·600	·7041	·3521	53
54	8·266	·7156	·3578	54

TABLE 88.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	7·936	·7270	·3635	55
56	7·610	·7382	·3691	56
57	7·286	·7494	·3747	57
58	6·967	·7603	·3802	58
59	6·654	·7711	·3855	59
60	6·350	·7815	·3908	60
61	6·053	·7918	·3959	61
62	5·767	·8016	·4008	62
63	5·491	·8111	·4056	63
64	5·227	·8202	·4101	64
65	4·974	·8289	·4144	65
66	4·731	·8373	·4186	66
67	4·497	·8453	·4227	67
68	4·268	·8532	·4266	68
69	4·044	·8609	·4304	69
70	3·821	·8686	·4343	70
71	3·600	·8761	·4381	71
72	3·384	·8836	·4418	72
73	3·172	·8909	·4454	73
74	2·969	·8979	·4489	74
75	2·775	·9045	·4523	75
76	2·595	·9107	·4554	76
77	2·428	·9165	·4582	77
78	2·278	·9216	·4608	78
79	2·145	·9262	·4631	79
80	2·032	·9301	·4650	80
81	1·935	·9334	·4667	81
82	1·853	·9363	·4681	82
83	1·776	·9389	·4695	83
84	1·698	·9416	·4708	84
85	1·613	·9445	·4723	85
86	1·515	·9479	·4739	86
87	1·402	·9518	·4759	87
88	1·283	·9559	·4779	88
89	1·167	·9599	·4799	89
90	1·053	·9638	·4819	90
91	·941	·9676	·4838	91
92	·837	·9712	·4856	92
93	·733	·9748	·4874	93
94	·632	·9783	·4891	94
95	·545	·9812	·4906	95
96	·430	·9852	·4926	96
97	·331	·9886	·4943	97
98	...	...	...	98
99	...	...	...	99
100		...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 89. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
16	57671	1248833	22·151	·2380	·01075	16
17	55592	1193241	21·960	·2445	·01114	17
18	53574	1139667	21·771	·2511	·01153	18
19	51613	1088054	21·579	·2576	·01194	19
20	49707	1038347	21·385	·2643	·01236	20
21	47858	990489	21·194	·2709	·01278	21
22	46064	944425	21·000	·2776	·01322	22
23	44326	900099	20·803	·2844	·01367	23
24	42646	857453	20·603	·2912	·01413	24
25	41023	816430	20·399	·2982	·01462	25
26	39458	776972	20·188	·3055	·01513	26
27	37947	739025	19·972	·3129	·01567	27
28	36491	702534	19·749	·3206	·01623	28
29	35087	667447	19·520	·3285	·01683	29
30	33733	633714	19·283	·3366	·01746	30
31	32424	601290	19·042	·3449	·01811	31
32	31159	570131	18·794	·3535	·01881	32
33	29936	540195	18·542	·3621	·01953	33
34	28754	511441	18·283	·3710	·02029	34
35	27611	483830	18·020	·3801	·02109	35
36	26505	457325	17·751	·3893	·02194	36
37	25435	431890	17·477	·3988	·02282	37
38	24400	407490	17·198	·4084	·02375	38
39	23398	384092	16·913	·4182	·02473	39
40	22427	361665	16·622	·4282	·02576	40
41	21487	340178	16·328	·4383	·02685	41
42	20575	319603	16·029	·4486	·02798	42
43	19693	299910	15·725	·4590	·02919	43
44	18839	281071	15·416	·4697	·03047	44
45	18012	263059	15·100	·4805	·03182	45
46	17214	245845	14·778	·4916	·03327	46
47	16441	229404	14·449	·5029	·03481	47
48	15693	213711	14·114	·5145	·03645	48
49	14968	198743	13·774	·5261	·03820	49
50	14263	184480	13·431	·5380	·04005	50
51	13576	170904	13·084	·5499	·04203	51
52	12907	157997	12·738	·5618	·04410	52
53	12252	145745	12·391	·5737	·04630	53
54	11614	134131	12·044	·5857	·04863	54

TABLE 89.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Premiums for Life Assurance. Annual. $\bar{P}_x$	Age x
55	10991	123140	11·698	·5976	·05108	55
56	10386	112754	11·351	·6095	·05369	56
57	9798·3	102955·5	11·003	·6215	·05649	57
58	9228·9	93726·6	10·651	·6336	·05949	58
59	8677·2	85049·4	10·296	·6458	·06273	59
60	8142·4	76907·0	9·940	·6581	·06620	60
61	7622·9	69284·1	9·583	·6703	·06995	61
62	7117·9	62166·2	9·228	·6825	·07396	62
63	6626·1	55540·1	8·876	·6946	·07826	63
64	6147·5	49392·6	8·529	·7066	·08285	64
65	5681·5	43711·1	8·187	·7184	·08774	65
66	5228·5	38482·6	7·853	·7299	·09294	66
67	4789·6	33693·0	7·527	·7411	·09845	67
68	4366·0	29327·0	7·209	·7520	·10431	68
69	3959·3	25367·7	6·899	·7627	·11055	69
70	3571·1	21796·6	6·595	·7731	·11723	70
71	3202·9	18593·7	6·296	·7834	·12443	71
72	2855·9	15737·8	6·001	·7936	·13224	72
73	2530·5	13207·3	5·710	·8036	·14073	73
74	2226·1	10981·2	5·422	·8135	·15003	74
75	1942·7	9038·5	5·141	·8231	·16011	75
76	1679·7	7358·8	4·868	·8325	·17102	76
77	1437·1	5921·7	4·608	·8415	·18261	77
78	1215·2	4706·5	4·359	·8500	·19501	78
79	1014·8	3691·7	4·122	·8582	·20820	79
80	836·32	2855·4	3·897	·8659	·22221	80
81	679·78	2175·62	3·682	·8733	·23719	81
82	544·49	1631·13	3·477	·8804	·25320	82
83	429·18	1201·95	3·279	·8872	·27057	83
84	332·49	869·46	3·093	·8936	·28891	84
85	252·71	616·75	2·917	·8997	·30842	85
86	188·23	428·52	2·752	·9053	·32897	86
87	137·19	291·33	2·597	·9107	·35066	87
88	97·96	193·37	2·445	·9159	·37480	88
89	68·48	124·89	2·293	·9211	·40171	89
90	46·90	77·99	2·131	·9267	·43486	90
91	31·37	46·62	1·951	·9329	·47816	91
92	20·39	26·23	1·749	·9398	·53735	92
93	12·69	13·54	1·525	·9475	·62134	93
94	7·37	6·17	1·288	·9557	·74200	94
95	3·85	2·32	1·042	·9641	·92529	95
96	1·69	·63	·798	·9725	1·21867	96
97	·53	·10	·604	·9792	1·62119	97
98	·10	·00	·416	·9857	2·36947	98
99	..	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 90. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	18·08	3·66	3·42	3·55	12·54	41·26	16
17	17·93	3·75	3·53	3·68	13·01	41·90	17
18	17·79	3·84	3·64	3·82	13·50	42·60	18
19	17·69	3·93	3·76	3·96	14·01	43·35	19
20	17·62	4·02	3·87	4·11	14·55	44·17	20
21	17·59	4·11	3·99	4·25	15·11	45·05	21
22	17·59	4·20	4·10	4·40	15·69	45·97	22
23	17·62	4·29	4·22	4·54	16·28	46·95	23
24	17·66	4·38	4·33	4·69	16·90	47·96	24
25	17·71	4·47	4·45	4·84	17·54	49·00	25
26	17·77	4·56	4·56	5·00	18·20	50·09	26
27	17·83	4·66	4·69	5·16	18·87	51·21	27
28	17·89	4·76	4·81	5·33	19·58	52·37	28
29	17·96	4·86	4·94	5·50	20·30	53·56	29
30	18·02	4·97	5·08	5·67	21·06	54·80	30
31	18·09	5·07	5·22	5·85	21·84	56·08	31
32	18·15	5·19	5·36	6·04	22·66	57·39	32
33	18·22	5·30	5·51	6·23	23·50	58·75	33
34	18·28	5·41	5·66	6·43	24·37	60·16	34
35	18·35	5·53	5·81	6·64	25·27	61·60	35
36	18·42	5·65	5·97	6·86	26·20	63·10	36
37	18·48	5·77	6·13	7·08	27·17	64·64	37
38	18·54	5·89	6·30	7·31	28·18	66·22	38
39	18·59	6·01	6·48	7·55	29·21	67·84	39
40	18·64	6·14	6·65	7·79	30·29	69·51	40
41	18·67	6·26	6·83	8·05	31·40	71·21	41
42	18·70	6·38	7·02	8·31	32·55	72·95	42
43	18·72	6·50	7·20	8·58	33·74	74·75	43
44	18·73	6·63	7·39	8·86	34·98	76·59	44
45	18·73	6·76	7·59	9·15	36·27	78·50	45
46	18·72	6·88	7·79	9·46	37·61	80·46	46
47	18·70	7·01	7·99	9·77	39·01	82·48	47
48	18·66	7·14	8·21	10·09	40·46	84·57	48
49	18·62	7·27	8·42	10·43	41·98	86·71	49
50	18·55	7·39	8·65	10·78	43·55	88·92	50
51	18·47	7·51	8·87	11·14	45·19	91·18	51
52	18·37	7·62	9·11	11·52	46·89	93·51	52
53	18·26	7·73	9·34	11·91	48·65	95·90	53
54	18·14	7·84	9·58	12·30	50·47	98·34	54

TABLE 90.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	18·00	7·95	9·82	12·72	52·37	100·85	55
56	17·85	8·04	10·05	13·14	54·34	103·42	56
57	17·66	8·14	10·28	13·57	56·40	106·04	57
58	17·45	8·22	10·49	13·98	58·55	108·70	58
59	17·21	8·30	10·70	14·40	60·81	111·42	59
60	16·94	8·36	10·89	14·82	63·18	114·19	60
61	16·64	8·40	11·07	15·22	65·65	116·98	61
62	16·30	8·42	11·22	15·62	68·23	119·79	62
63	15·93	8·42	11·36	15·99	70·87	122·57	63
64	15·52	8·40	11·47	16·33	73·57	125·29	64
65	15·08	8·35	11·55	16·65	76·30	127·93	65
66	14·60	8·28	11·61	16·94	79·06	130·48	66
67	14·08	8·18	11·63	17·19	81·83	132·91	67
68	13·52	8·05	11·60	17·39	84·61	135·17	68
69	12·91	7·89	11·52	17·50	87·36	137·18	69
70	12·29	7·68	11·37	17·50	90·02	138·86	70
71	11·64	7·44	11·14	17·38	92·52	140·12	71
72	10·99	7·17	10·85	17·13	94·74	140·88	72
73	10·33	6·87	10·50	16·76	96·63	141·09	73
74	9·67	6·55	10·09	16·29	98·13	140·73	74
75	9·01	6·22	9·64	15·71	99·21	139·79	75
76	8·35	5·87	9·15	15·03	99·88	138·28	76
77	7·70	5·51	8·62	14·30	100·16	136·29	77
78	7·07	5·14	8·07	13·49	100·08	133·85	78
79	6·46	4·77	7·48	12·68	99·62	131·01	79
80	5·89	4·39	6·89	11·82	98·73	127·73	80
81	5·36	4·03	6·33	10·96	97·31	123·99	81
82	4·87	3·67	5·81	10·11	95·33	119·79	82
83	4·41	3·35	5·35	9·27	92·84	115·22	83
84	3·99	3·05	4·95	8·49	89·96	110·45	84
85	3·58	2·80	4·61	7·80	86·88	105·68	85
86	3·22	2·58	4·32	7·19	83·72	101·02	86
87	2·90	2·40	4·05	6·66	80·53	96·55	87
88	2·66	2·24	3·81	6·22	77·05	91·98	88
89	2·50	2·11	3·58	5·84	73·08	87·10	89
90	2·32	1·96	3·33	5·43	68·48	81·53	90
91	2·13	1·80	3·05	4·99	63·07	75·04	91
92	1·92	1·62	2·74	4·48	56·70	67·46	92
93	1·68	1·42	2·41	3·93	49·73	59·17	93
94	1·43	1·21	2·05	3·35	42·40	50·44	94
95	1·18	1·00	1·70	2·77	34·98	41·63	95
96	·93	·79	1·34	2·19	27·66	32·91	96
97	·73	·64	1·05	1·73	21·83	25·98	97
98	·49	·49	·78	1·26	15·63	18·64	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 91. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1042803	1254042	1451352	204724	723209	16
17	996599	1205120	1401467	204724	723209	17
18	953159	1158951	1354206	204724	723209	18
19	912880	1115833	1309826	204513	723209	19
20	875803	1075768	1268292	204058	723209	20
21	841758	1038554	1229370	203424	723014	21
22	810301	1003763	1192654	202531	722592	22
23	780885	970957	1157770	201356	721869	23
24	753059	939740	1124379	200009	720825	24
25	726499	909833	1092256	198586	719487	25
26	701032	881066	1061237	197178	717917	26
27	676538	853321	1031248	195785	716176	27
28	652909	826529	1002223	194370	714353	28
29	630080	800622	974098	192902	712421	29
30	607959	775473	946747	191389	710391	30
31	586496	751033	920124	189802	708241	31
32	565645	727226	894156	188148	705953	32
33	545396	704045	868837	186469	703448	33
34	525739	681454	844104	184855	700720	34
35	506663	659420	819900	183278	697761	35
36	488132	637913	796202	181708	694569	36
37	470060	616855	772911	180098	691142	37
38	452397	596177	749966	178405	687479	38
39	435050	575772	727267	176637	683513	39
40	418007	555614	704772	174805	679229	40
41	401236	535704	682469	172896	674619	41
42	384751	516044	660370	170961	669678	42
43	368587	496679	638509	168988	664465	43
44	352773	477668	616936	166966	659014	44
45	337318	459007	595678	164903	653340	45
46	322210	440694	574759	162790	647441	46
47	307423	422710	554151	160620	641334	47
48	292902	404961	533751	158403	634974	48
49	278618	387382	513474	156136	628291	49
50	264562	369936	493267	153783	621190	50
51	250730	352639	473117	151306	613523	51
52	237135	335496	453022	148687	605169	52
53	223792	318532	432989	145895	596065	53
54	210717	301771	413031	142937	586175	54

TABLE 91.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	197904	285229	393145	139785	575565	55
56	185349	268903	373303	136441	564335	56
57	173061	252802	353510	132870	552582	57
58	161059	236948	333795	129057	540361	58
59	149353	221349	314178	124985	527670	59
60	137954	205990	294658	120647	514430	60
61	126852	190869	275228	116036	500484	61
62	116052	175980	255867	111138	485624	62
63	105570	161363	236621	105924	469606	63
64	95438·6	147064	217553	100402	452255	64
65	85684·9	133131	198749	94609	433492	65
66	76334·9	119632	180311	88579	413347	66
67	67429·0	106621	162309	82352	391936	67
68	59006·7	94163·7	144819	75921	369409	68
69	51132·3	82358·7	127968	69281	345886	69
70	43874·6	71308·7	111906	62497	321479	70
71	37281·9	61114·7	96808·5	55670·5	296317	71
72	31373·5	51846·4	82836·5	48939·5	270570	72
73	26134·5	43521·1	70082·5	42408·5	244526	73
74	21525·0	36112·6	58575·5	36250·5	218451	74
75	17502·0	29580·5	48309·5	30511·5	192735	75
76	14026·6	23883·4	39254·7	25253·3	167765	76
77	11067·7	18983·6	31377·2	20535·8	143943	77
78	8589·67	14836·8	24639·8	16405·2	121619	78
79	6558·67	11396·2	18983·4	12863·6	101100	79
80	4928·37	8602·40	14366·2	9891·5	82567·3	80
81	3644·77	6381·90	10683·6	7454·6	66150·3	81
82	2651·79	4652·00	7814·64	5503·56	51904·3	82
83	1894·24	3330·30	5626·04	3981·16	39844·3	83
84	1325·28	2340·61	3987·54	2825·46	29911·5	84
85	906·02	1613·33	2779·04	1970·76	21956·7	85
86	605·79	1091·84	1904·10	1352·50	15757·9	86
87	398·38	727·82	1283·66	914·14	11047·0	87
88	260·38	480·19	853·12	609·18	7547·52	88
89	170·93	315·23	560·05	399·95	5004·72	89
90	108·93	200·90	356·92	254·88	3211·72	90
91	66·88	123·35	219·15	156·45	1978·72	91
92	39·08	72·08	128·06	91·42	1156·21	92
93	21·32	39·33	69·87	49·88	630·82	93
94	10·56	19·48	34·61	24·70	312·44	94
95	4·55	8·39	14·91	10·63	134·54	95
96	1·58	2·92	5·19	3·70	46·81	96
97	·39	·73	1·29	·92	11·64	97
98	·05	·10	·18	·13	1·61	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 92. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	21·42	4·41	4·02	4·17	15·15	49·17	16
17	21·27	4·52	4·15	4·32	15·72	49·99	17
18	21·15	4·64	4·29	4·48	16·31	50·87	18
19	21·06	4·76	4·43	4·65	16·93	51·83	19
20	21·02	4·88	4·56	4·81	17·58	52·85	20
21	21·01	5·00	4·70	4·98	18·25	53·93	21
22	21·04	5·11	4·83	5·15	18·94	55·06	22
23	21·08	5·22	4·97	5·32	19·66	56·26	23
24	21·14	5·33	5·11	5·50	20·41	57·50	24
25	21·20	5·45	5·26	5·69	21·19	58·79	25
26	21·27	5·57	5·41	5·87	22·01	60·13	26
27	21·34	5·69	5·57	6·07	22·85	61·52	27
28	21·41	5·82	5·73	6·27	23·73	62·95	28
29	21·49	5·95	5·89	6·47	24·63	64·43	29
30	21·58	6·08	6·05	6·68	25·57	65·96	30
31	21·66	6·22	6·22	6·89	26·54	67·53	31
32	21·73	6·35	6·39	7·11	27·55	69·13	32
33	21·79	6·49	6·56	7·34	28·59	70·76	33
34	21·84	6·62	6·73	7·58	29·67	72·43	34
35	21·87	6·75	6·91	7·82	30·77	74·12	35
36	21·89	6·88	7·09	8·07	31·91	75·84	36
37	21·91	7·01	7·28	8·32	33·09	77·60	37
38	21·91	7·14	7·47	8·58	34·31	79·42	38
39	21·91	7·28	7·66	8·86	35·59	81·29	39
40	21·91	7·42	7·86	9·13	36·92	83·23	40
41	21·90	7·55	8·06	9·42	38·30	85·24	41
42	21·89	7·70	8·27	9·71	39·75	87·31	42
43	21·86	7·84	8·48	10·01	41·25	89·43	43
44	21·81	7·97	8·70	10·32	42·80	91·60	44
45	21·74	8·10	8·91	10·64	44·41	93·80	45
46	21·66	8·21	9·13	10·98	46·06	96·05	46
47	21·57	8·32	9·34	11·35	47·76	98·35	47
48	21·46	8·44	9·55	11·74	49·50	100·69	48
49	21·32	8·54	9·76	12·14	51·30	103·06	49
50	21·17	8·65	9·97	12·55	53·15	105·49	50
51	21·00	8·76	10·19	12·96	55·08	107·99	51
52	20·81	8·86	10·43	13·38	57·10	110·58	52
53	20·60	8·97	10·68	13·79	59·24	113·28	53
54	20·37	9·08	10·93	14·22	61·49	116·10	54

TABLE 92.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	20·11	9·19	11·19	14·67	63·85	119·02	55
56	19·82	9·28	11·44	15·13	66·31	121·99	56
57	19·49	9·34	11·68	15·61	68·85	124·98	57
58	19·12	9·38	11·89	16·11	71·47	127·97	58
59	18·71	9·39	12·07	16·61	74·17	130·94	59
60	18·26	9·37	12·21	17·13	76·94	133·92	60
61	17·78	9·33	12·32	17·63	79·82	136·88	61
62	17·26	9·26	12·38	18·10	82·81	139·81	62
63	16·70	9·16	12·41	18·52	85·91	142·70	63
64	16·11	9·03	12·40	18·86	89·13	145·53	64
65	15·50	8·88	12·35	19·13	92·45	148·31	65
66	14·88	8·72	12·28	19·32	95·80	150·99	66
67	14·26	8·55	12·17	19·44	99·10	153·53	67
68	13·63	8·37	12·03	19·51	102·28	155·81	68
69	12·97	8·14	11·82	19·49	105·25	157·68	69
70	12·26	7·87	11·54	19·39	107·92	158·99	70
71	11·49	7·55	11·19	19·16	110·20	159·58	71
72	10·66	7·17	10·75	18·76	111·99	159·34	72
73	9·82	6·77	10·26	18·19	113·20	158·24	73
74	8·99	6·36	9·73	17·49	113·83	156·39	74
75	8·18	5·95	9·17	16·71	113·90	153·91	75
76	7·42	5·55	8·60	15·84	113·55	150·95	76
77	6·69	5·15	8·02	14·93	112·86	147·64	77
78	6·02	4·74	7·43	14·06	111·83	144·08	78
79	5·44	4·32	6·87	13·22	110·37	140·22	79
80	4·95	3·90	6·37	12·42	108·42	136·05	80
81	4·56	3·48	5·94	11·64	105·84	131·46	81
82	4·27	3·09	5·61	10·88	102·60	126·45	82
83	4·03	2·75	5·29	10·16	98·93	121·16	83
84	3·80	2·48	5·00	9·47	95·07	115·82	84
85	3·59	2·28	4·71	8·86	91·38	110·82	85
86	3·39	2·13	4·45	8·31	88·11	106·39	86
87	3·20	2·01	4·21	7·85	85·31	102·57	87
88	3·02	1·89	3·96	7·40	82·62	98·90	88
89	2·83	1·78	3·72	6·95	79·59	94·87	89
90	2·64	1·66	3·46	6·46	75·59	89·81	90
91	2·42	1·52	3·18	5·93	69·38	82·43	91
92	2·18	1·37	2·86	5·33	62·37	74·11	92
93	1·91	1·20	2·51	4·68	54·70	64·99	93
94	1·63	1·02	2·14	3·99	46·64	55·41	94
95	1·34	·85	1·76	3·29	38·48	45·72	95
96	1·06	·67	1·39	2·61	30·43	36·16	96
97	·83	·54	1·09	2·06	24·03	28·55	97
98	·58	·39	·78	1·46	17·28	20·48	98
99	...	...	...	...		...	99
100	...	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 93. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
16	1235256	1489489	1721540	240218	873955	16
17	1182597	1433772	1664634	240218	873955	17
18	1133208	1381600	1611152	240218	873955	18
19	1087250	1333013	1561408	239850	873902	19
20	1044754	1287377	1514201	239192	873649	20
21	1005539	1244602	1469475	238266	873161	21
22	969011	1204271	1426984	237092	872457	22
23	934534	1165907	1386316	235827	871553	23
24	901578	1129037	1347143	234522	870553	24
25	869831	1093358	1309205	233184	869507	25
26	839173	1058838	1272432	231776	868421	26
27	809687	1025599	1236910	230267	867221	27
28	781369	993634	1202675	228666	865845	28
29	754139	962861	1169541	226984	864270	29
30	727821	932999	1137236	225229	862516	30
31	702157	903796	1105454	223444	860597	31
32	677015	874999	1073987	221632	858436	32
33	652276	846473	1042743	219769	855932	33
34	627895	818219	1011731	217833	852998	34
35	603888	790268	981018	215805	849588	35
36	580298	762674	950611	213721	845747	36
37	557215	735540	920621	211618	841566	37
38	534694	708958	891150	209424	837182	38
39	512760	683010	862239	207178	832642	39
40	491433	657721	833949	204841	827923	40
41	470667	633003	806180	202404	823006	41
42	450355	608717	778824	199797	817812	42
43	430427	584743	751730	197079	812297	43
44	410857	560994	724802	194324	806365	44
45	391662	537470	698018	191635	799935	45
46	372891	514261	671411	189082	792927	46
47	354571	491449	645033	186659	785256	47
48	336677	469058	618931	184266	776871	48
49	319174	447034	593106	181752	767783	49
50	301991	425351	567565	179035	758037	50
51	285111	403991	542378	175986	747754	51
52	268564	382970	517584	172637	737005	52
53	252366	362321	493162	169027	725838	53
54	236536	342053	469052	165222	714171	54

TABLE 93.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	221056	322065	445098	161245	701855	55
56	205873	302234	421089	157164	688712	56
57	190982	282532	396948	152967	674639	57
58	176460	263026	372735	148631	659584	58
59	162347	243820	348526	144148	643546	59
60	148703	225014	324441	139448	626506	60
61	135552	206671	300558	134399	608462	61
62	122873	188769	276894	128853	589403	62
63	110681	171350	253554	122712	569264	63
64	99036·7	154535	230739	115952	547942	64
65	88047·7	138503	208683	108658	525248	65
66	77786·7	123390	187589	100982	500883	66
67	68295·1	109263	167565	93111	474656	67
68	59515·8	96045·7	148547	85165	446557	68
69	51366·9	83611·7	130410	77211	416707	69
70	43785·5	71902·7	113125	69276	385377	70
71	36790·1	60957·7	96788·5	61374·5	352965	71
72	30458·0	50932·7	81642·5	53573·5	319839	72
73	24853·1	41975·1	67938·5	46033·5	286449	73
74	20008·4	34160·4	55818·5	38938·5	253389	74
75	15897·9	27453·4	45273·5	32429·5	221282	75
76	12456·9	21774·4	36218·7	26584·3	190732	76
77	9614·72	17011·5	28529·5	21454·5	162187	77
78	7320·82	13076·6	22107·4	17083·6	135886	78
79	5518·12	9900·99	16874·0	13421·0	112007	79
80	4138·32	7399·19	12722·5	10385·5	90675·0	80
81	3102·22	5469·29	9505·35	7911·05	71950·0	81
82	2324·33	4006·39	7059·85	5925·55	55865·0	82
83	1729·57	2909·19	5181·35	4361·05	42458·0	83
84	1264·37	2089·01	3750·05	3152·35	31609·0	84
85	907·01	1482·30	2673·85	2238·65	23093·9	85
86	637·79	1038·01	1875·87	1563·33	16585·4	86
87	439·14	714·72	1291·62	1076·48	11702·8	87
88	295·63	481·16	869·53	724·71	8093·28	88
89	194·07	315·87	570·82	475·72	5450·28	89
90	123·68	201·31	363·78	303·16	3544·98	90
91	75·94	123·61	223·36	186·18	2176·58	91
92	44·37	72·23	130·51	108·78	1271·83	92
93	24·21	39·41	71·20	59·35	693·91	93
94	11·99	19·52	35·26	29·40	343·69	94
95	5·16	8·41	15·18	12·67	148·00	95
96	1·79	2·93	5·28	4·41	51·50	96
97	·44	·73	1·31	1·10	12·81	97
98	·06	·10	·18	·15	1·78	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 94. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	25·68	5·13	4·73	5·01	17·35	57·91	16
17	25·42	5·22	4·84	5·19	18·00	58·68	17
18	25·18	5·31	4·96	5·39	18·68	59·52	18
19	24·98	5·41	5·08	5·58	19·39	60·44	19
20	24·83	5·51	5·22	5·77	20·13	61·45	20
21	24·72	5·61	5·35	5·96	20·90	62·54	21
22	24·67	5·72	5·50	6·15	21·69	63·73	22
23	24·66	5·83	5·65	6·34	22·51	64·99	23
24	24·68	5·95	5·80	6·55	23·36	66·33	24
25	24·71	6·07	5·96	6·76	24·22	67·73	25
26	24·76	6·19	6·12	6·98	25·11	69·16	26
27	24·81	6·32	6·28	7·21	26·02	70·64	27
28	24·85	6·45	6·45	7·44	26·95	72·14	28
29	24·89	6·58	6·62	7·68	27·92	73·68	29
30	24·91	6·71	6·80	7·92	28·92	75·26	30
31	24·92	6·85	6·99	8·17	29·95	76·88	31
32	24·93	6·98	7·18	8·43	31·04	78·56	32
33	24·92	7·12	7·38	8·71	32·17	80·29	33
34	24·91	7·25	7·58	9·00	33·35	82·09	34
35	24·90	7·39	7·78	9·30	34·59	83·96	35
36	24·87	7·53	7·99	9·61	35·89	85·88	36
37	24·84	7·66	8·19	9·92	37·24	87·85	37
38	24·80	7·79	8·39	10·22	38·65	89·85	38
39	24·74	7·91	8·59	10·53	40·10	91·88	39
40	24·68	8·04	8·80	10·83	41·60	93·94	40
41	24·61	8·17	9·00	11·13	43·16	96·06	41
42	24·53	8·29	9·20	11·43	44·77	98·23	42
43	24·44	8·41	9·42	11·73	46·45	100·46	43
44	24·34	8·54	9·64	12·06	48·21	102·78	44
45	24·22	8·66	9·86	12·39	50·04	105·17	45
46	24·09	8·78	10·10	12·73	51·95	107·65	46
47	23·94	8·90	10·34	13·10	53·95	110·23	47
48	23·78	9·03	10·58	13·49	56·04	112·92	48
49	23·61	9·16	10·84	13·90	58·22	115·72	49
50	23·43	9·29	11·10	14·35	60·50	118·67	50
51	23·25	9·43	11·38	14·82	62·88	121·76	51
52	23·06	9·58	11·65	15·31	65·38	124·98	52
53	22·87	9·72	11·94	15·82	67·99	128·33	53
54	22·65	9·86	12·22	16·35	70·71	131·79	54

TABLE 94.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	22·40	10·00	12·49	16·90	73·55	135·34	55
56	22·11	10·12	12·75	17·46	76·50	138·95	56
57	21·77	10·23	13·01	18·04	79·58	142·63	57
58	21·36	10·31	13·27	18·62	82·77	146·33	58
59	20·88	10·38	13·51	19·19	86·07	150·02	59
60	20·32	10·40	13·72	19·75	89·49	153·68	60
61	19·70	10·37	13·91	20·24	93·02	157·24	61
62	19·02	10·29	14·05	20·65	96·67	160·68	62
63	18·30	10·17	14·13	21·00	100·40	164·00	63
64	17·54	10·00	14·15	21·26	104·21	167·16	64
65	16·78	9·78	14·12	21·42	108·05	170·14	65
66	15·99	9·53	14·01	21·50	111·85	172·88	66
67	15·19	9·25	13·83	21·50	115·54	175·31	67
68	14·38	8·94	13·55	21·43	119·04	177·34	68
69	13·54	8·59	13·18	21·26	122·30	178·88	69
70	12·71	8·21	12·72	20·88	125·32	179·83	70
71	11·87	7·80	12·16	20·30	128·06	180·19	71
72	11·05	7·36	11·54	19·45	130·50	179·90	72
73	10·28	6·90	10·88	18·35	132·52	178·93	73
74	9·57	6·45	10·22	17·07	134·11	177·42	74
75	8·93	6·03	9·58	15·75	135·17	175·46	75
76	8·36	5·64	9·00	14·46	135·67	173·13	76
77	7·87	5·30	8·47	13·30	135·58	170·52	77
78	7·44	4·98	8·01	12·34	134·87	167·63	78
79	7·03	4·67	7·57	11·56	133·46	164·30	79
80	6·65	4·38	7·16	10·93	131·33	160·45	80
81	6·29	4·09	6·77	10·35	128·41	155·90	81
82	5·94	3·80	6·39	9·77	124·66	150·56	82
83	5·61	3·51	6·03	9·23	120·20	144·58	83
84	5·29	3·22	5·69	8·71	115·14	138·05	84
85	4·99	2·94	5·37	8·22	109·69	131·21	85
86	4·71	2·68	5·07	7·75	104·08	124·30	86
87	4·45	2·48	4·79	7·32	98·57	117·62	87
88	4·20	2·32	4·52	6·91	93·01	110·96	88
89	3·94	2·18	4·24	6·49	87·34	104·20	89
90	3·67	2·03	3·95	6·04	81·28	96·96	90
91	3·37	1·86	3·62	5·54	74·60	89·00	91
92	3·03	1·68	3·26	4·98	67·07	80·01	92
93	2·66	1·47	2·86	4·37	58·82	70·17	93
94	2·26	1·25	2·44	3·72	50·15	59·82	94
95	1·87	1·03	2·01	3·07	41·38	49·36	95
96	1·48	·81	1·59	2·43	32·72	39·04	96
97	1·18	·62	1·28	1·91	25·83	30·81	97
98	·87	·39	·97	1·36	18·54	22·13	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 95. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1481026	1777122	2050042	288721	1000693	16
17	1413306	1703513	1972753	288721	1000693	17
18	1349182	1633714	1899460	288613	1000693	18
19	1289342	1568405	1830839	287981	1000640	19
20	1234082	1507826	1767068	286767	1000437	20
21	1183211	1451784	1707954	285109	999998	21
22	1136353	1399855	1653068	283230	999200	22
23	1092974	1351550	1601827	281241	997935	23
24	1052322	1306072	1553392	279285	996109	24
25	1013799	1262781	1507130	277403	993725	25
26	977026	1221341	1462713	275471	990788	26
27	941504	1181252	1419606	273498	987383	27
28	906934	1142216	1377557	271451	983587	28
29	873191	1104037	1336407	269304	979544	29
30	840198	1066641	1296086	267103	975381	30
31	808019	1030063	1256598	264887	971181	31
32	776647	994242	1217884	262758	967017	32
33	746075	959181	1179952	260711	962955	33
34	716384	924971	1142809	258744	958994	34
35	687503	891554	1106376	256772	955106	35
36	659314	858766	1070450	254636	951237	36
37	631817	826595	1034929	252222	947239	37
38	605011	795030	999827	249482	942954	38
39	578871	764064	965157	246354	938270	39
40	553421	733735	930980	242872	933070	40
41	528703	704144	897460	239139	927363	41
42	504669	675253	864638	235206	921244	42
43	481278	646991	832451	231180	914803	43
44	458511	619351	800901	227154	908138	44
45	436313	592272	769935	223175	901322	45
46	414654	565753	739542	219213	894314	46
47	393608	539930	709850	215360	887030	47
48	373176	514808	680857	211666	879448	48
49	353374	490409	652595	208111	871417	49
50	334219	466753	625082	204633	862855	50
51	315684	443765	598197	201169	853684	51
52	297694	421314	571735	197581	843770	52
53	280189	399307	545553	193808	832993	53
54	263058	377595	519463	189837	821254	54

TABLE 95.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	246245	356104	493374	185656	808430	55
56	229673	334766	467239	181285	794572	56
57	213289	313500	441029	176726	779732	57
58	197103	292292	414743	171848	763859	58
59	181155	271198	388405	166558	746864	59
60	165460	250131	361874	160800	728638	60
61	150151	229203	335210	154323	709097	61
62	135380	208663	308629	147066	688049	62
63	121251	188654	282274	139146	665279	63
64	107864	169312	256324	130625	640625	64
65	95307·8	150874	231076	121658	613888	65
66	83607·8	133444	206695	112401	584834	66
67	72764·8	117064	183276	103010	553375	67
68	62773·3	101793	160955	93591	519713	68
69	53630·1	87641·9	139832	84149	484238	69
70	45371·6	74683·9	120098	74588	447517	70
71	38020·9	62997·9	101958	65001	410185	71
72	31570·7	52576·9	85540·0	55542·0	372685	72
73	26006·2	43455·1	70993·0	46441·0	335339	73
74	21292·2	35657·0	58410·0	38016·0	298541	74
75	17340·0	29060·2	47680·0	30591·0	262598	75
76	14043·7	23524·1	38639·6	24288·4	227872	76
77	11305·8	18921·5	31100·0	19121·0	194827	77
78	9035·73	15088·6	24818·3	14994·7	163888	78
79	7137·23	11881·8	19562·7	11743·3	135437	79
80	5563·33	9225·74	15210·7	9154·3	109827	80
81	4274·53	7053·64	11652·2	7034·2	87288·6	81
82	3233·93	5302·34	8781·39	4422·11	67877·6	82
83	2406·43	3913·14	6501·89	3960·61	51588·6	83
84	1759·18	2830·34	4722·79	2894·71	38283·6	84
85	1261·97	2004·38	3361·99	2076·51	27719·6	85
86	887·40	1392·04	2346·69	1460·01	19590·4	86
87	611·02	951·58	1608·90	1005·20	13521·9	87
88	411·35	638·88	1081·39	676·68	9111·13	88
89	270·04	419·41	709·91	444·22	5981·23	89
90	172·10	267·29	452·43	283·10	3811·83	90
91	105·67	164·12	277·80	173·83	2340·43	91
92	61·75	95·90	162·33	101·56	1367·57	92
93	33·69	52·32	88·57	55·41	746·14	93
94	16·69	25·91	43·87	27·44	369·56	94
95	7·19	11·16	18·90	11·81	159·14	95
96	2·51	3·88	6·58	4·11	55·37	96
97	·63	·96	1·64	1·02	13·77	97
98	·09	·13	·23	·14	1·91	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 96. $3\frac{1}{2}$ PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity.	Single Premiums for Assurance.		Age x
		First Death.	Death of Wife in Husband's Lifetime.	
	$\bar{a}_{xx}$	$\bar{A}_{xx}$	$\bar{A}^{1}_{xx}$	
16	19·796	·3190	·1595	16
17	19·564	·3270	·1635	17
18	19·334	·3349	·1674	18
19	19·105	·3428	·1714	19
20	18·882	·3504	·1752	20
21	18·660	·3581	·1790	21
22	18·439	·3657	·1828	22
23	18·218	·3733	·1866	23
24	17·995	·3810	·1905	24
25	17·767	·3888	·1944	25
26	17·533	·3968	·1984	26
27	17·293	·4051	·2026	27
28	17·046	·4136	·2068	28
29	16·792	·4223	·2112	29
30	16·531	·4313	·2156	30
31	16·265	·4405	·2202	31
32	15·994	·4498	·2249	32
33	15·718	·4593	·2296	33
34	15·438	·4689	·2345	34
35	15·153	·4787	·2394	35
36	14·864	·4886	·2443	36
37	14·570	·4988	·2494	37
38	14·273	·5090	·2545	38
39	13·972	·5193	·2597	39
40	13·668	·5298	·2649	40
41	13·361	·5404	·2702	41
42	13·052	·5510	·2755	42
43	12·738	·5618	·2809	43
44	12·422	·5727	·2863	44
45	12·099	·5838	·2919	45
46	11·772	·5950	·2975	46
47	11·439	·6065	·3032	47
48	11·101	·6181	·3090	48
49	10·760	·6298	·3149	49
50	10·417	·6416	·3208	50
51	10·076	·6534	·3267	51
52	9·736	·6651	·3325	52
53	9·403	·6765	·3383	53
54	9·074	·6878	·3439	54

TABLE 96.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	8·750	·6990	·3495	55
56	8·428	·7101	·3550	56
57	8·107	·7211	·3606	57
58	7·785	·7322	·3661	58
59	7·463	·7433	·3716	59
60	7·141	·7543	·3772	60
61	6·822	·7653	·3826	61
62	6·505	·7762	·3881	62
63	6·197	·7868	·3934	63
64	5·895	·7972	·3986	64
65	5·605	·8072	·4036	65
66	5·324	·8168	·4084	66
67	5·056	·8261	·4130	67
68	4·799	·8349	·4175	68
69	4·552	·8434	·4217	69
70	4·315	·8516	·4258	70
71	4·084	·8595	·4297	71
72	3·859	·8672	·4336	72
73	3·639	·8748	·4374	73
74	3·422	·8823	·4411	74
75	3·212	·8895	·4448	75
76	3·009	·8965	·4482	76
77	2·818	·9031	·4515	77
78	2·640	·9092	·4546	78
79	2·473	·9149	·4575	79
80	2·318	·9202	·4601	80
81	2·171	·9253	·4627	81
82	2·033	·9301	·4650	82
83	1·902	·9346	·4673	83
84	1·779	·9388	·4694	84
85	1·667	·9427	·4713	85
86	1·563	·9462	·4731	86
87	1·471	·9494	·4747	87
88	1·386	·9523	·4762	88
89	1·304	·9551	·4776	89
90	1·220	·9580	·4790	90
91	1·126	·9613	·4806	91
92	1·014	·9651	·4826	92
93	·885	·9695	·4848	93
94	·746	·9743	·4872	94
95	·600	·9794	·4897	95
96	·445	·9847	·4923	96
97	·331	·9886	·4943	97
98	...	...	...	98
99	...	...	...	99
100	...	...	...	100

$3\frac{1}{2}$ PER CENT. TABLE 97. $3\frac{1}{2}$ PER CENT.

WHOLE SOCIETY.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
16	57671	1255038	22·258	·2343	·01052	16
17	55607	1199431	22·066	·2409	·01092	17
18	53603	1145828	21·873	·2475	·01131	18
19	51657	1094171	21·679	·2542	·01172	19
20	49768	1044403	21·483	·2610	·01214	20
21	47934	996469	21·285	·2678	·01258	21
22	46154	950315	21·087	·2746	·01302	22
23	44429	905886	20·887	·2815	·01348	23
24	42759	863127	20·683	·2885	·01394	24
25	41144	821983	20·475	·2956	·01444	25
26	39583	782400	20·263	·3029	·01495	26
27	38075	744325	20·046	·3104	·01548	27
28	36619	707706	19·823	·3181	·01604	28
29	35214	672492	19·594	·3259	·01664	29
30	33857	638635	19·360	·3340	·01725	30
31	32546	606089	19·120	·3422	·01790	31
32	31280	574809	18·873	·3508	·01858	32
33	30057	544752	18·621	·3594	·01930	33
34	28874	515878	18·364	·3682	·02005	34
35	27729	488149	18·101	·3773	·02085	35
36	26623	461526	17·833	·3865	·02167	36
37	25552	435974	17·559	·3959	·02255	37
38	24515	411459	17·281	·4055	·02347	38
39	23510	387949	16·999	·4152	·02442	39
40	22536	365413	16·712	·4251	·02543	40
41	21592	343821	16·420	·4351	·02650	41
42	20678	323143	16·124	·4453	·02761	42
43	19792	303351	15·823	·4557	·02880	43
44	18935	284416	15·516	·4662	·03005	44
45	18107	266309	15·204	·4770	·03137	45
46	17306	249003	14·884	·4880	·03278	46
47	16531	232472	14·558	·4992	·03429	47
48	15782	216690	14·226	·5106	·03589	48
49	15055	201635	13·889	·5222	·03760	49
50	14349	187286	13·548	·5339	·03941	50
51	13662	173624	13·204	·5458	·04134	51
52	12993	160631	12·859	·5576	·04337	52
53	12340	148291	12·513	·5695	·04551	53
54	11705	136586	12·165	·5815	·04780	54

TABLE 97.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	11087	125499	11·815	·5936	·05024	55
56	10486	115013	11·463	·6057	·05284	56
57	9903·5	105109·2	11·108	·6179	·05563	57
58	9337·9	95771·3	10·751	·6301	·05861	58
59	8788·4	86982·9	10·392	·6425	·06182	59
60	8253·7	78729·2	10·033	·6549	·06527	60
61	7732·3	70996·9	9·676	·6671	·06895	61
62	7223·4	63773·5	9·323	·6793	·07286	62
63	6726·7	57046·8	8·974	·6913	·07703	63
64	6242·5	50804·3	8·631	·7031	·08146	64
65	5771·9	45032·4	8·295	·7146	·08615	65
66	5316·2	39716·2	7·964	·7260	·09116	66
67	4876·6	34839·6	7·637	·7373	·09654	67
68	4454·3	30385·3	7·314	·7484	·10232	68
69	4049·8	26335·5	6·995	·7594	·10856	69
70	3663·4	22672·1	6·680	·7702	·11530	70
71	3295·4	19376·7	6·371	·7808	·12256	71
72	2945·8	16430·9	6·068	·7912	·13040	72
73	2615·2	13815·7	5·773	·8014	·13882	73
74	2303·7	11512·0	5·486	·8113	·14788	74
75	2011·8	9500·2	5·210	·8208	·15754	75
76	1740·0	7760·2	4·948	·8298	·16770	76
77	1489·3	6270·9	4·698	·8384	·17845	77
78	1260·3	5010·6	4·462	·8465	·18971	78
79	1053·6	3957·0	4·241	·8541	·20139	79
80	869·56	3087·40	4·033	·8613	·21355	80
81	708·03	2379·37	3·843	·8678	·22581	81
82	568·55	1810·82	3·666	·8739	·23838	82
83	450·12	1360·70	3·503	·8795	·25107	83
84	351·40	1009·30	3·351	·8847	·26402	84
85	270·55	738·75	3·209	·8896	·27722	85
86	205·40	533·35	3·074	·8943	·29091	86
87	153·78	379·57	2·944	·8987	·30527	87
88	113·46	266·11	2·819	·9030	·32034	88
89	82·47	183·64	2·700	·9071	·33597	89
90	58·97	124·67	2·585	·9111	·35245	90
91	41·55	83·12	2·470	·9150	·37046	91
92	28·79	54·33	2·356	·9189	·39005	92
93	19·66	34·67	2·231	·9233	·41383	93
94	13·20	21·47	2·093	·9280	·44338	94
95	8·72	12·75	1·927	·9337	·48454	95
96	5·63	7·12	1·727	·9406	·54464	96
97	3·48	3·64	1·503	·9483	·63094	97
98	2·06	1·58	1·220	·9580	·78527	98
99	1·10	·48	·880	·9797	1·11330	99
100	·48	·00	·416	·9857	2·36947	100

$3\frac{1}{2}$ PER CENT. TABLE 98. $3\frac{1}{2}$ PER CENT.

WHOLE SOCIETY.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	19·81	4·03	3·72	3·88	13·72	45·16	16
17	19·60	4·12	3·84	4·02	14·23	45·81	17
18	19·42	4·22	3·96	4·17	14·76	46·53	18
19	19·28	4·31	4·08	4·32	15·32	47·31	19
20	19·19	4·41	4·20	4·47	15·90	48·16	20
21	19·14	4·50	4·32	4·63	16·50	49·09	21
22	19·14	4·59	4·44	4·78	17·13	50·07	22
23	19·16	4·68	4·55	4·94	17·78	51·11	23
24	19·20	4·77	4·68	5·09	18·45	52·19	24
25	19·24	4·87	4·80	5·26	19·14	53·31	25
26	19·29	4·96	4·93	5·43	19·85	54·46	26
27	19·35	5·07	5·06	5·59	20·59	55·66	27
28	19·40	5·17	5·20	5·77	21·36	56·90	28
29	19·46	5·27	5·34	5·96	22·15	58·18	29
30	19·52	5·38	5·49	6·14	22·97	59·51	30
31	19·58	5·49	5·64	6·34	23·83	60·88	31
32	19·64	5·61	5·79	6·55	24·71	62·30	32
33	19·69	5·72	5·95	6·75	25·63	63·75	33
34	19·75	5·84	6·12	6·96	26·57	65·24	34
35	19·79	5·96	6·28	7·19	27·55	66·78	35
36	19·84	6·08	6·45	7·42	28·57	68·36	36
37	19·88	6·20	6·63	7·66	29·62	69·99	37
38	19·92	6·33	6·81	7·91	30·70	71·66	38
39	19·95	6·45	6·99	8·16	31·83	73·38	39
40	19·97	6·58	7·17	8·42	33·00	75·14	40
41	19·98	6·71	7·36	8·69	34·20	76·94	41
42	19·98	6·84	7·55	8·97	35·46	78·79	42
43	19·98	6·97	7·75	9·25	36·76	80·71	43
44	19·96	7·09	7·95	9·55	38·11	82·67	44
45	19·94	7·22	8·15	9·86	39·53	84·70	45
46	19·90	7·35	8·37	10·17	40·99	86·78	46
47	19·85	7·48	8·58	10·50	42·51	88·92	47
48	19·78	7·61	8·79	10·85	44·09	91·12	48
49	19·70	7·74	9·01	11·20	45·72	93·37	49
50	19·61	7·86	9·24	11·56	47·42	95·69	50
51	19·49	7·97	9·47	11·93	49·18	98·05	51
52	19·37	8·09	9·71	12·31	51·01	100·48	52
53	19·22	8·20	9·94	12·72	52·90	102·98	53
54	19·06	8·31	10·18	13·12	54·86	105·53	54

TABLE 98.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	18·88	8·41	10·42	13·56	56·89	108·15	55
56	18·67	8·50	10·65	13·98	59·00	110·80	56
57	18·43	8·58	10·87	14·42	61·20	113·50	57
58	18·16	8·65	11·08	14·86	63·49	116·24	58
59	17·86	8·69	11·27	15·29	65·89	119·01	59
60	17·54	8·73	11·45	15·71	68·40	121·82	60
61	17·18	8·74	11·60	16·13	71·02	124·67	61
62	16·79	8·73	11·73	16·52	73·74	127·52	62
63	16·37	8·71	11·84	16·87	76·55	130·34	63
64	15·91	8·66	11·92	17·20	79·41	133·11	64
65	15·42	8·59	11·97	17·49	82·31	135·78	65
66	14·89	8·51	11·99	17·73	85·20	138·32	66
67	14·31	8·39	11·98	17·92	88·07	140·67	67
68	13·70	8·24	11·91	18·04	90·87	142·76	68
69	13·05	8·04	11·78	18·07	93·56	144·50	69
70	12·37	7·80	11·57	18·00	96·09	145·83	70
71	11·67	7·53	11·30	17·82	98·39	146·70	71
72	10·98	7·22	10·95	17·52	100·41	147·08	72
73	10·29	6·90	10·56	17·11	102·13	146·98	73
74	9·61	6·56	10·11	16·60	103·52	146·40	74
75	8·94	6·22	9·63	16·00	104·58	145·38	75
76	8·28	5·88	9·13	15·31	105·32	143·92	76
77	7·65	5·52	8·60	14·57	105·75	142·09	77
78	7·03	5·17	8·07	13·76	105·87	139·90	78
79	6·45	4·82	7·54	12·93	105·67	137·40	79
80	5·91	4·47	7·02	12·10	105·14	134·64	80
81	5·40	4·13	6·54	11·30	104·25	131·63	81
82	4·95	3·82	6·09	10·53	103·01	128·40	82
83	4·54	3·53	5·68	9·80	101·46	125·01	83
84	4·15	3·27	5·33	9·12	99·65	121·52	84
85	3·80	3·04	5·01	8·51	97·60	117·96	85
86	3·48	2·85	4·72	8·00	95·38	114·43	86
87	3·22	2·71	4·46	7·60	92·99	110·98	87
88	3·01	2·59	4·28	7·23	90·52	107·64	88
89	2·89	2·49	4·10	6·92	87·94	104·33	89
90	2·77	2·38	3·93	6·64	85·31	101·03	90
91	2·65	2·28	3·76	6·35	82·22	97·25	91
92	2·53	2·17	3·58	6·06	78·48	92·82	92
93	2·39	2·06	3·40	5·75	74·40	88·00	93
94	2·25	1·94	3·19	5·40	69·87	82·64	94
95	2·08	1·79	2·94	4·98	64·46	76·24	95
96	1·86	1·61	2·65	4·47	57·95	68·55	96
97	1·63	1·40	2·31	3·91	50·66	59·92	97
98	1·34	1·15	1·89	3·19	41·45	49·02	98
99	·99	·86	1·40	2·37	30·71	36·32	99
100	·52	·46	·73	1·25	16·22	19·17	100

$3\frac{1}{2}$ PER CENT. TABLE 99. $3\frac{1}{2}$ PER CENT.

WHOLE SOCIETY.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\ 12}_{x}$	After Two Years. $K^{24\|Au}_{x}$	Age x
16	1142554	1374817	1589376	223618	791332	16
17	1089888	1319092	1532462	223618	791332	17
18	1040806	1266898	1478958	223618	791332	18
19	995815	1218592	1429179	223301	791332	19
20	954897	1174176	1382988	222693	791281	20
21	917630	1133246	1340055	221815	791085	21
22	883341	1095146	1299793	220685	790662	22
23	851281	1059191	1261528	219372	789938	23
24	820814	1024889	1224872	217848	788891	24
25	791663	991921	1189513	216296	787507	25
26	763616	960120	1155332	214680	785853	26
27	736596	929451	1122256	213089	783989	27
28	710570	899840	1090255	211446	782010	28
29	685397	871148	1059229	209794	779927	29
30	661020	843284	1029051	208136	777752	30
31	637352	816163	999640	206409	775462	31
32	614315	789713	970924	204655	772973	32
33	591900	763895	942806	202877	770275	33
34	570100	738707	915291	201111	767299	34
35	548878	714118	888325	199356	764074	35
36	528201	690072	861861	197590	760569	36
37	508039	666519	835856	195765	756787	37
38	488317	643418	810227	193888	752707	38
39	468991	620683	784923	191895	748314	39
40	450024	598309	759902	189824	743572	40
41	431428	576272	735152	187685	738498	41
42	413214	554571	710705	185445	733152	42
43	395391	533248	686590	183159	727549	43
44	377987	512320	662836	180818	721721	44
45	360989	491785	639450	178448	715666	45
46	344385	471640	616402	176058	709347	46
47	328147	451850	593653	173639	702733	47
48	312237	432354	571137	171150	695772	48
49	296638	413101	548817	168560	688373	49
50	281337	394067	526652	165841	680465	50
51	266327	375249	504641	162999	671938	51
52	251618	356689	482777	160015	662731	52
53	237220	338379	461073	156887	652804	53
54	223122	320338	439499	153618	642131	54

TABLE 99.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	209315	302520	418013	150201	630750	55
56	195782	284911	396576	146611	618705	56
57	182543	267514	375163	142799	606068	57
58	169608	250338	353794	138730	592854	58
59	156997	233414	332485	134381	579038	59
60	144732	216771	311259	129704	564524	60
61	132827	200416	290134	124678	549144	61
62	121279	184368	269130	119288	532678	62
63	110103	168674	248320	113515	514921	63
64	99331·3	153397	227806	107378	495736	64
65	88998·3	138603	207704	100942	475064	65
66	79146·6	124363	188122	94266	452945	66
67	69810·4	110718	169123	87401	429479	67
68	61026·2	97710·4	150753	80369	404773	68
69	52842·1	85404·4	133098	73200	378912	69
70	45311·8	73897·4	116295	65945	352008	70
71	38469·4	63275·4	100503	58703	324221	71
72	32336·2	53615·6	85885·4	51593·6	295797	72
73	26902·3	44948·2	72550·4	44736·6	267081	73
74	22133·1	37257·6	60549·4	38240·6	238471	74
75	17983·7	30504·2	49881·4	32185·6	210393	75
76	14414·0	24639·2	40517·9	26647·1	183269	76
77	11386·9	19615·4	32425·1	21682·9	157502	77
78	8860·46	15376·7	25547·5	17335·5	133432	78
79	6793·46	11866·7	19811·1	13623·9	111339	79
80	5134·36	9017·87	15127·5	10529·9	91421·6	80
81	3827·06	6753·77	11383·6	8007·0	73810·6	81
82	2814·56	4986·27	8448·80	5990·80	58565·6	82
83	2041·29	3631·97	6190·50	4411·10	45670·6	83
84	1458·93	2609·67	4481·00	3202·60	35016·6	84
85	1027·90	1851·25	3205·30	2302·00	26405·9	85
86	715·41	1301·08	2270·22	1643·98	19590·7	86
87	494·49	911·38	1597·79	1167·81	14300·3	87
88	341·87	636·13	1121·26	820·24	10271·1	88
89	238·10	443·04	780·92	571·32	7252·48	89
90	163·20	303·67	535·26	391·58	5031·18	90
91	109·97	204·63	360·69	263·85	3416·48	91
92	72·73	135·34	238·55	174·49	2259·58	92
93	47·08	87·62	154·43	112·96	1462·80	93
94	29·69	55·26	97·39	71·22	922·46	94
95	18·09	33·67	59·34	43·39	562·06	95
96	10·50	19·54	34·44	25·18	326·21	96
97	5·68	10·57	18·63	13·62	176·48	97
98	2·75	5·12	9·02	6·58	85·42	98
99	1·08	2·02	3·55	2·59	33·63	99
100	·25	·47	·82	·60	7·80	100

$3\frac{1}{2}$ PER CENT. TABLE 100. $3\frac{1}{2}$ PER CENT.

WHOLE SOCIETY.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity.	Single Premiums for Assurance.		Age x
		First Death.	Death of Wife in Husband's Lifetime.	
	$\bar{a}_{xx}$	$\bar{A}_{xx}$	$\bar{A}^{1}_{xx}$	
16	19·953	·3136	·1568	16
17	19·716	·3217	·1609	17
18	19·480	·3299	·1649	18
19	19·247	·3379	·1689	19
20	19·014	·3459	·1730	20
21	18·783	·3538	·1769	21
22	18·554	·3617	·1808	22
23	18·324	·3696	·1848	23
24	18·093	·3776	·1888	24
25	17·859	·3856	·1928	25
26	17·622	·3938	·1969	26
27	17·379	·4021	·2011	27
28	17·130	·4107	·2054	28
29	16·876	·4194	·2097	29
30	16·617	·4284	·2142	30
31	16·351	·4375	·2188	31
32	16·081	·4468	·2234	32
33	15·804	·4563	·2282	33
34	15·524	·4659	·2330	34
35	15·239	·4758	·2379	35
36	14·948	·4858	·2429	36
37	14·655	·4959	·2479	37
38	14·359	·5060	·2530	38
39	14·060	·5163	·2582	39
40	13·759	·5267	·2633	40
41	13·455	·5371	·2686	41
42	13·149	·5477	·2738	42
43	12·839	·5583	·2792	43
44	12·526	·5691	·2845	44
45	12·207	·5801	·2900	45
46	11·882	·5912	·2956	46
47	11·552	·6026	·3013	47
48	11·217	·6141	·3071	48
49	10·879	·6257	·3129	49
50	10·540	·6374	·3187	50
51	10·201	·6491	·3245	51
52	9·864	·6607	·3303	52
53	9·528	·6722	·3361	53
54	9·197	·6836	·3418	54

TABLE 100.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	8·866	·6950	·3475	55
56	8·536	·7064	·3532	56
57	8·205	·7177	·3589	57
58	7·875	·7291	·3645	58
59	7·545	·7404	·3702	59
60	7·217	·7517	·3759	60
61	6·896	·7628	·3814	61
62	6·581	·7736	·3868	62
63	6·277	·7841	·3920	63
64	5·981	·7942	·3971	64
65	5·696	·8041	·4020	65
66	5·419	·8136	·4068	66
67	5·149	·8229	·4114	67
68	4·886	·8319	·4160	68
69	4·629	·8408	·4204	69
70	4·377	·8494	·4247	70
71	4·131	·8579	·4290	71
72	3·893	·8661	·4330	72
73	3·663	·8740	·4370	73
74	3·442	·8816	·4408	74
75	3·232	·8888	·4444	75
76	3·033	·8957	·4478	76
77	2·846	·9021	·4510	77
78	2·673	·9080	·4540	78
79	2·513	·9136	·4568	79
80	2·367	·9186	·4593	80
81	2·233	·9232	·4616	81
82	2·112	·9273	·4637	82
83	2·003	·9311	·4656	83
84	1·904	·9345	·4672	84
85	1·812	·9377	·4688	85
86	1·727	·9406	·4703	86
87	1·646	·9434	·4717	87
88	1·571	·9460	·4730	88
89	1·500	·9484	·4742	89
90	1·437	·9506	·4753	90
91	1·374	·9527	·4764	91
92	1·317	·9547	·4774	92
93	1·256	·9568	·4784	93
94	1·192	·9590	·4795	94
95	1·111	·9618	·4809	95
96	1·006	·9654	·4827	96
97	·885	·9695	·4848	97
98	·698	·9760	·4880	98
99	·384	·9868	·4934	99
100	...	...	...	100

4 PER CENT. TABLE 101. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
16	53391	1078543	20·697	·1882	·00910	16
17	51242	1027301	20·545	·1942	·00945	17
18	49173	978128	20·389	·2003	·00982	18
19	47177	930951	20·230	·2066	·01021	19
20	45249	885702	20·071	·2128	·01060	20
21	43388	842314	19·910	·2191	·01101	21
22	41591	800723	19·749	·2254	·01141	22
23	39856	760867	19·588	·2318	·01183	23
24	38183	722684	19·424	·2382	·01226	24
25	36570	686114	19·257	·2447	·01271	25
26	35017	651097	19·090	·2513	·01316	26
27	33523	617574	18·919	·2580	·01363	27
28	32086	585488	18·743	·2649	·01413	28
29	30705	554783	18·564	·2719	·01465	29
30	29381	525402	18·379	·2792	·01519	30
31	28109	497293	18·187	·2867	·01576	31
32	26890	470403	17·990	·2944	·01637	32
33	25721	444682	17·785	·3025	·01701	33
34	24598	420084	17·574	·3107	·01768	34
35	23519	396565	17·358	·3192	·01839	35
36	22482	374083	17·135	·3279	·01914	36
37	21484	352599	16·908	·3369	·01993	37
38	20523	332076	16·677	·3459	·02074	38
39	19597	312479	16·441	·3552	·02161	39
40	18706	293773	16·200	·3646	·02251	40
41	17848	275925	15·955	·3742	·02346	41
42	17024	258901	15·704	·3841	·02445	42
43	16230	242671	15·448	·3941	·02551	43
44	15468	227203	15·185	·4044	·02664	44
45	14736	212467	14·915	·4150	·02783	45
46	14033	198434	14·636	·4260	·02910	46
47	13357	185077	14·352	·4371	·03046	47
48	12707	172370	14·061	·4485	·03190	48
49	12080	160290	13·765	·4601	·03342	49
50	11475	148815	13·465	·4719	·03505	50
51	10890	137925	13·161	·4838	·03676	51
52	10324	127601	12·856	·4958	·03856	52
53	9776·6	117824·9	12·547	·5079	·04048	53
54	9248·0	108576·9	12·236	·5201	·04251	54

TABLE 101.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	8738·6	99838·3	11·920	·5325	·04467	55
56	8248·0	91590·3	11·600	·5450	·04699	56
57	7776·1	83814·2	11·274	·5578	·04948	57
58	7322·0	76492·2	10·942	·5709	·05217	58
59	6884·3	69607·9	10·606	·5840	·05507	59
60	6460·7	63147·2	10·269	·5972	·05816	60
61	6049·8	57097·4	9·933	·6104	·06145	61
62	5650·2	51447·2	9·599	·6235	·06496	62
63	5261·6	46185·6	9·272	·6363	·06863	63
64	4884·7	41300·9	8·949	·6490	·07252	64
65	4520·5	36780·4	8·630	·6615	·07665	65
66	4170·1	32610·3	8·313	·6740	·08107	66
67	3834·9	28775·4	7·997	·6864	·08583	67
68	3514·9	25260·5	7·680	·6988	·09099	68
69	3209·9	22050·6	7·362	·7113	·09661	69
70	2919·2	19131·4	7·045	·7237	·10272	70
71	2642·1	16489·3	6·733	·7359	·10930	71
72	2377·8	14111·5	6·426	·7480	·11640	72
73	2126·1	11985·4	6·127	·7597	·12399	73
74	1887·3	10098·1	5·841	·7709	·13198	74
75	1661·8	8436·3	5·566	·7817	·14044	75
76	1450·6	6985·7	5·305	·7919	·14928	76
77	1254·7	5731·0	5·056	·8017	·15857	77
78	1074·7	4656·3	4·820	·8110	·16825	78
79	911·13	3745·20	4·597	·8197	·17830	79
80	763·91	2981·29	4·388	·8279	·18867	80
81	632·94	2348·35	4·194	·8355	·19921	81
82	517·90	1830·45	4·017	·8425	·20973	82
83	418·34	1412·11	3·857	·8487	·22005	83
84	333·58	1078·53	3·714	·8543	·23003	84
85	262·85	815·68	3·583	·8595	·23988	85
86	204·90	610·78	3·460	·8643	·24980	86
87	158·18	452·60	3·339	·8690	·26027	87
88	121·07	331·53	3·215	·8739	·27182	88
89	91·87	239·66	3·086	·8790	·28482	89
90	69·08	170·58	2·945	·8845	·30034	90
91	51·40	119·18	2·794	·8904	·31869	91
92	37·75	81·43	2·631	·8968	·34087	92
93	27·31	54·12	2·454	·9038	·36828	93
94	19·37	34·75	2·265	·9112	·40227	94
95	13·44	21·31	2·054	·9194	·44763	95
96	9·06	12·25	1·819	·9287	·51053	96
97	5·86	6·39	1·552	·9391	·60511	97
98	3·56	2·83	1·251	·9509	·76014	98
99	1·96	·87	·890	·9651	1·08438	99
100	·87	·00	·415	·9837	2·37036	100

4 PER CENT. TABLE 102. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	16·75	3·32	3·09	3·20	11·52	37·88	16
17	16·61	3·41	3·20	3·33	12·01	38·57	17
18	16·50	3·50	3·31	3·48	12·51	39·30	18
19	16·42	3·59	3·43	3·62	13·04	40·10	19
20	16·37	3·69	3·54	3·76	13·60	40·97	20
21	16·36	3·78	3·66	3·91	14·18	41·89	21
22	16·38	3·87	3·78	4·06	14·78	42·87	22
23	16·43	3·96	3·90	4·21	15·41	43·91	23
24	16·50	4·05	4·01	4·36	16·06	44·99	24
25	16·57	4·15	4·14	4·52	16·74	46·12	25
26	16·66	4·25	4·26	4·69	17·44	47·30	26
27	16·76	4·36	4·39	4·86	18·17	48·54	27
28	16·86	4·47	4·53	5·04	18·93	49·82	28
29	16·97	4·58	4·67	5·22	19·73	51·17	29
30	17·07	4·70	4·82	5·42	20·56	52·56	30
31	17·18	4·82	4·96	5·61	21·42	53·99	31
32	17·29	4·94	5·12	5·81	22·32	55·48	32
33	17·40	5·06	5·28	6·02	23·25	57·01	33
34	17·51	5·19	5·45	6·24	24·21	58·60	34
35	17·62	5·32	5·62	6·46	25·22	60·25	35
36	17·73	5·46	5·80	6·71	26·26	61·95	36
37	17·84	5·59	5·98	6·95	27·35	63·71	37
38	17·95	5·73	6·17	7·21	28·48	65·53	38
39	18·06	5·87	6·36	7·47	29·65	67·41	39
40	18·16	6·01	6·56	7·75	30·87	69·34	40
41	18·25	6·15	6·76	8·03	32·14	71·33	41
42	18·33	6·30	6·97	8·33	33·46	73·38	42
43	18·40	6·44	7·18	8·63	34·83	75·48	43
44	18·47	6·59	7·40	8·95	36·25	77·66	44
45	18·52	6·74	7·62	9·28	37·74	79·91	45
46	18·57	6·89	7·85	9·62	39·29	82·23	46
47	18·61	7·05	8·09	9·97	40·90	84·63	47
48	18·64	7·20	8·33	10·35	42·59	87·11	48
49	18·65	7·35	8·59	10·73	44·35	89·67	49
50	18·64	7·50	8·85	11·13	46·19	92·32	50
51	18·63	7·65	9·11	11·55	48·11	95·04	51
52	18·59	7·79	9·38	11·97	50·10	97·84	52
53	18·54	7·93	9·66	12·42	52·16	100·71	53
54	18·48	8·07	9·93	12·87	54·29	103·64	54

TABLE 102.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	18·39	8·20	10·21	13·34	56·49	106·62	55
56	18·27	8·32	10·48	13·81	58·76	109·64	56
57	18·12	8·44	10·73	14·28	61·13	112·71	57
58	17·95	8·55	10·98	14·76	63·60	115·83	58
59	17·74	8·64	11·22	15·22	66·18	119·00	59
60	17·50	8·72	11·44	15·68	68·89	122·24	60
61	17·24	8·79	11·65	16·15	71·74	125·57	61
62	16·94	8·83	11·85	16·60	74·73	128·95	62
63	16·61	8·86	12·02	17·05	77·83	132·37	63
64	16·24	8·87	12·18	17·46	81·01	135·76	64
65	15·83	8·85	12·30	17·85	84·24	139·07	65
66	15·38	8·80	12·39	18·20	87·47	142·24	66
67	14·87	8·71	12·44	18·49	90·66	145·16	67
68	14·30	8·58	12·42	18·70	93·77	147·77	68
69	13·67	8·41	12·33	18·81	96·76	149·98	69
70	13·01	8·19	12·16	18·78	99·58	151·73	70
71	12·33	7·93	11·91	18·64	102·21	153·02	71
72	11·64	7·64	11·60	18·37	104·60	153·85	72
73	10·96	7·33	11·23	17·98	106·74	154·23	73
74	10·28	7·01	10·81	17·48	108·60	154·19	74
75	9·62	6·67	10·37	16·92	110·16	153·74	75
76	8·96	6·33	9·89	16·28	111·40	152·86	76
77	8·31	5·97	9·38	15·56	112·32	151·54	77
78	7·68	5·61	8·83	14·79	112·88	149·79	78
79	7·07	5·24	8·25	13·98	113·10	147·64	79
80	6·50	4·87	7·68	13·15	112·94	145·15	80
81	5·98	4·52	7·14	12·32	112·42	142·38	81
82	5·51	4·19	6·65	11·52	111·53	139·40	82
83	5·08	3·88	6·25	10·77	110·35	136·33	83
84	4·68	3·62	5·91	10·09	109·00	133·31	84
85	4·32	3·41	5·64	9·48	107·49	130·33	85
86	3·99	3·23	5·40	8·98	105·78	127·37	86
87	3·70	3·07	5·19	8·53	103·79	124·28	87
88	3·48	2·94	4·99	8·14	101·27	120·82	88
89	3·34	2·82	4·79	7·81	98·03	116·79	89
90	3·19	2·69	4·57	7·47	94·15	112·07	90
91	3·03	2·56	4·34	7·08	89·58	106·58	91
92	2·85	2·41	4·09	6·68	84·43	100·46	92
93	2·67	2·25	3·82	6·23	78·84	93·80	93
94	2·46	2·08	3·53	5·76	72·85	86·68	94
95	2·24	1·89	3·20	5·23	66·17	78·73	95
96	1·98	1·68	2·85	4·64	58·74	69·90	96
97	1·70	1·44	2·44	3·99	50·39	59·96	97
98	1·38	1·17	1·99	3·24	41·00	48·79	98
99	1·01	·85	1·45	2·36	29·84	35·51	99
100	·53	·45	·76	1·24	15·63	18·61	100

4 PER CENT. TABLE 103. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|AU}$	Age x
16	894061	1071266	1236056	170924	615340	16
17	851379	1026074	1189974	170924	615340	17
18	811422	983607	1146503	170924	615340	18
19	774528	944113	1105853	170731	615340	19
20	740707	907566	1067967	170315	615340	20
21	709779	873759	1032609	169738	615163	21
22	681318	842282	999390	168930	614781	22
23	654813	812723	967958	167873	614129	23
24	629846	784714	937998	166663	613193	24
25	606118	757996	909299	165393	611997	25
26	583466	732409	881708	164141	610601	26
27	561778	707843	855155	162907	609060	27
28	540953	684230	829574	161661	607453	28
29	520927	661505	804903	160374	605758	29
30	501614	639549	781025	159052	603986	30
31	482964	618312	757891	157673	602118	31
32	464929	597720	735429	156244	600138	32
33	447493	577760	713628	154797	597982	33
34	430641	558392	692424	153414	595643	34
35	414357	539583	671763	152067	593117	35
36	398606	521302	651620	150732	590404	36
37	383310	503478	631906	149370	587503	37
38	368422	486049	612567	147942	584416	38
39	353862	468922	593515	146458	581087	39
40	339617	452073	574713	144927	577506	40
41	325657	435500	556148	143337	573669	41
42	311991	419202	537828	141733	569573	42
43	298643	403211	519776	140104	565268	43
44	285634	387572	502030	138440	560784	44
45	272967	372278	484608	136749	556134	45
46	260629	357323	467524	135024	551316	46
47	248594	342687	450752	133258	546346	47
48	236817	328291	434206	131460	541187	48
49	225270	314080	417814	129627	535785	49
50	213944	300022	401531	127731	530063	50
51	202833	286127	385345	125741	523904	51
52	191943	272396	369249	123642	517213	52
53	181283	258843	353245	121412	509939	53
54	170861	245483	337336	119054	502057	54

TABLE 103.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	160666	232322	321514	116546	493615	55
56	150690	219349	305748	113889	484692	56
57	140935	206567	290035	111053	475362	57
58	131412	193988	274392	108028	465665	58
59	122125	181612	258828	104798	455597	59
60	113081	169427	243341	101357	445092	60
61	104272	157429	227923	97698	434026	61
62	95699·8	145612	212557	93810	422232	62
63	87378·3	134008	197277	89671	409515	63
64	79331·6	122650	182132	85284	395734	64
65	71576·8	111572	167182	80678	380816	65
66	64129·1	100819	152495	75875	364770	66
67	57013·2	90422·5	138111	70900	347662	67
68	50252·4	80422·5	124072	65736	329579	68
69	43891·9	70886·9	110461	60373	310578	69
70	37984·9	61893·2	97387·5	54852·5	290713	70
71	32572·5	53524·5	84992·5	49249·5	270055	71
72	27677·2	45845·4	73416·5	43671·5	248723	72
73	23296·6	38884·3	62752·5	38210·5	226946	73
74	19407·5	32633·6	53043·8	33014·2	204946	74
75	15982·7	27072·9	44304·6	28129·4	183054	75
76	12996·7	22178·2	36525·0	23613·0	161600	76
77	10428·6	17925·4	29687·8	19518·2	140924	77
78	8252·34	14283·6	23770·8	15891·2	121318	78
79	6443·84	11219·8	18733·9	12738·1	103046	79
80	4968·74	8691·92	14556·2	10048·9	86276·9	80
81	3786·14	6646·12	11163·3	7803·8	71151·9	81
82	2852·76	5020·02	8466·51	5969·59	57760·9	82
83	2124·34	3749·12	6362·11	4504·89	46165·0	83
84	1562·67	2772·11	4744·61	3363·89	36359·5	84
85	1135·36	2030·87	3512·91	2493·19	28251·9	85
86	816·84	1477·60	2584·65	1837·35	21675·3	86
87	585·37	1071·34	1892·23	1348·17	16417·9	87
88	421·43	777·17	1380·77	985·83	12260·7	88
89	306·94	566·04	1005·67	717·98	9006·25	89
90	220·41	406·47	722·17	515·58	6503·75	90
91	155·64	287·03	509·97	363·98	4604·65	91
92	107·72	198·67	352·98	251·97	3187·05	92
93	72·76	134·20	238·43	170·22	2152·75	93
94	47·68	87·95	156·27	111·56	1410·88	94
95	30·06	55·45	98·52	70·34	889·48	95
96	17·98	33·17	58·93	42·08	532·03	96
97	9·97	18·40	32·70	23·34	295·17	97
98	4·92	9·09	16·15	11·53	145·77	98
99	1·97	3·64	6·47	4·62	58·37	99
100	·46	·85	1·51	1·08	13·62	100

4 PER CENT. TABLE 104. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	19·82	3·98	3·62	3·75	13·87	45·04	16
17	19·70	4·09	3·75	3·91	14·45	45·90	17
18	19·60	4·21	3·88	4·07	15·06	46·83	18
19	19·54	4·34	4·02	4·23	15·70	47·84	19
20	19·52	4·46	4·16	4·40	16·36	48·91	20
21	19·54	4·58	4·30	4·57	17·05	50·04	21
22	19·58	4·70	4·44	4·74	17·77	51·24	22
23	19·66	4·81	4·58	4·92	18·53	52·50	23
24	19·74	4·93	4·73	5·11	19·32	53·82	24
25	19·84	5·05	4·88	5·30	20·14	55·21	25
26	19·94	5·18	5·04	5·50	21·01	56·66	26
27	20·05	5·31	5·20	5·71	21·91	58·18	27
28	20·17	5·45	5·37	5·92	22·86	59·76	28
29	20·30	5·59	5·55	6·14	23·84	61·41	29
30	20·43	5·74	5·72	6·36	24·86	63·12	30
31	20·56	5·89	5·90	6·59	25·93	64·88	31
32	20·69	6·04	6·08	6·83	27·03	66·68	32
33	20·80	6·19	6·27	7·08	28·18	68·51	33
34	20·90	6·33	6·46	7·34	29·36	70·39	34
35	20·99	6·48	6·66	7·60	30·59	72·31	35
36	21·06	6·63	6·86	7·87	31·85	74·27	36
37	21·13	6·77	7·06	8·15	33·17	76·29	37
38	21·20	6·93	7·28	8·45	34·54	78·39	38
39	21·26	7·08	7·49	8·75	35·98	80·56	39
40	21·32	7·24	7·72	9·06	37·48	82·81	40
41	21·37	7·41	7·94	9·38	39·05	85·16	41
42	21·42	7·57	8·18	9·71	40·69	87·57	42
43	21·45	7·73	8·42	10·05	42·40	90·05	43
44	21·47	7·89	8·67	10·39	44·17	92·60	44
45	21·47	8·04	8·92	10·76	46·01	95·20	45
46	21·45	8·19	9·16	11·15	47·91	97·86	46
47	21·42	8·33	9·41	11·58	49·86	100·60	47
48	21·38	8·47	9·66	12·01	51·88	103·39	48
49	21·31	8·61	9·90	12·46	53·96	106·25	49
50	21·23	8·74	10·15	12·93	56·13	109·19	50
51	21·13	8·88	10·42	13·40	58·38	112·21	51
52	21·00	9·02	10·70	13·88	60·75	115·35	52
53	20·85	9·16	10·99	14·36	63·24	118·60	53
54	20·68	9·30	11·28	14·85	65·85	121·96	54

TABLE 104.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	20·48	9·44	11·58	15·35	68·56	125·41	55
56	20·23	9·55	11·87	15·87	71·37	128·89	56
57	19·94	9·64	12·13	16·40	74·27	132·38	57
58	19·60	9·70	12·37	16·95	77·24	135·87	58
59	19·22	9·73	12·59	17·51	80·31	139·35	59
60	18·81	9·73	12·76	18·08	83·48	142·86	60
61	18·36	9·71	12·90	18·66	86·78	146·41	61
62	17·88	9·66	13·00	19·19	90·24	149·98	62
63	17·36	9·59	13·07	19·68	93·87	153·57	63
64	16·80	9·49	13·11	20·10	97·64	157·14	64
65	16·23	9·36	13·10	20·44	101·52	160·65	65
66	15·63	9·22	13·06	20·69	105·40	164·00	66
67	15·02	9·06	12·97	20·86	109·15	167·06	67
68	14·38	8·88	12·83	20·93	112·67	169·69	68
69	13·70	8·64	12·61	20·93	115·86	171·74	69
70	12·95	8·35	12·32	20·80	118·66	173·07	70
71	12·13	8·00	11·93	20·53	121·03	173·62	71
72	11·27	7·60	11·47	20·08	122·95	173·38	72
73	10·40	7·18	10·96	19·50	124·37	172·42	73
74	9·55	6·76	10·43	18·81	125·33	170·88	74
75	8·74	6·35	9·88	18·03	125·88	168·88	75
76	7·98	5·95	9·31	17·19	126·12	166·55	76
77	7·26	5·55	8·74	16·33	126·06	163·94	77
78	6·60	5·14	8·18	15·47	125·68	161·07	78
79	6·02	4·72	7·63	14·68	124·91	157·97	79
80	5·55	4·30	7·15	13·92	123·71	154·63	80
81	5·19	3·89	6·76	13·19	122·06	151·08	81
82	4·93	3·51	6·47	12·52	119·97	147·40	82
83	4·73	3·20	6·22	11·90	117·71	143·75	83
84	4·56	2·96	5·99	11·34	115·52	140·36	84
85	4·40	2·78	5·78	10·85	113·59	137·40	85
86	4·25	2·67	5·58	10·42	112·01	134·93	86
87	4·10	2·57	5·39	10·05	110·65	132·77	87
88	3·95	2·48	5·19	9·68	109·16	130·47	88
89	3·79	2·38	4·98	9·29	107·02	127·47	89
90	3·62	2·27	4·76	8·88	103·83	123·36	90
91	3·44	2·16	4·52	8·42	98·54	117·07	91
92	3·24	2·03	4·26	7·95	92·87	110·35	92
93	3·03	1·90	3·97	7·42	86·72	103·04	93
94	2·80	1·76	3·67	6·85	80·14	95·22	94
95	2·54	1·59	3·34	6·22	72·79	86·48	95
96	2·25	1·42	2·96	5·53	64·62	76·77	96
97	1·93	1·22	2·54	4·74	55·43	65·86	97
98	1·57	·99	2·07	3·85	45·10	53·59	98
99	1·14	·72	1·50	2·81	32·82	39·00	99
100	·60	·38	·79	1·47	17·20	20·43	100

4 PER CENT. TABLE 105. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1058137	1270742	1463838	200188	740630	16
17	1009493	1219272	1411270	200188	740630	17
18	964064	1171283	1362076	200188	740630	18
19	921969	1126780	1316513	199851	740582	19
20	883205	1085152	1273451	199252	740351	20
21	847580	1046293	1232820	198411	739907	21
22	814531	1009803	1194376	197349	739270	22
23	783466	975236	1157733	196208	738456	23
24	753896	942155	1122585	195037	737559	24
25	725534	910280	1088692	193841	736625	25
26	698265	879576	1055984	192589	735658	26
27	672157	850145	1024532	191252	734596	27
28	647200	821973	994360	189841	733383	28
29	623314	794979	965294	188366	732002	29
30	600337	768908	937091	186834	730470	30
31	578037	743533	909474	185283	728803	31
32	556290	718624	882256	183716	726934	32
33	534988	694061	855352	182113	724777	33
34	514086	669838	828765	180453	722262	34
35	493593	645978	802548	178721	719351	35
36	473541	622523	776702	176950	716086	36
37	454003	599556	751318	175169	712548	37
38	435021	577151	726478	173321	708852	38
39	416611	555371	702211	171436	705042	39
40	398786	534233	678565	169483	701098	40
41	381500	513658	655450	167456	697004	41
42	364662	493525	632772	165294	692699	42
43	348206	473728	610398	163051	688144	43
44	332108	454191	588247	160785	683264	44
45	316376	434912	566296	158580	677995	45
46	301047	415959	544568	156494	672272	46
47	286137	397394	523100	154523	666029	47
48	271624	379233	501930	152582	659228	48
49	257475	361429	481053	150550	651881	49
50	243629	343957	460473	148360	644028	50
51	230070	326798	440240	145912	635767	51
52	216816	309960	420380	143229	627158	52
53	203876	293464	400869	140346	618236	53
54	191258	277309	381651	137312	608937	54

TABLE 105.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	178942	261406	362592	134149	599137	55
56	166878	245648	343515	130906	588694	56
57	155057	230007	324350	127574	577522	57
58	143534	214530	305138	124132	565577	58
59	132337	199293	285932	120575	552853	59
60	121512	184373	266824	116846	539334	60
61	111077	169818	247873	112839	525016	61
62	101014	155609	229092	108437	509889	62
63	91334·2	141780	210562	103562	493900	63
64	82085·9	128424	192441	98192	476965	64
65	73348·7	115678	174905	92393	458922	65
66	65175·7	103640	158103	86279	439514	66
67	57591·8	92351·9	142103	79992	418558	67
68	50544·4	81741·9	126837	73613	396002	68
69	43962·2	71698·9	112187	67188	371891	69
70	37791·7	62169·2	98119·0	60729·0	346392	70
71	32048·7	53183·7	84707·0	54242·0	319783	71
72	26802·3	44877·7	72158·0	47779·0	292337	72
73	22115·8	37387·9	60699·0	41476·0	264418	73
74	18028·2	30794·5	50473·0	35490·0	236525	74
75	14529·0	25084·8	41496·4	29949·6	209192	75
76	11572·6	20205·6	33716·8	24928·2	182944	76
77	9105·81	16071·7	27043·0	20476·0	158169	77
78	7091·21	12616·0	21402·9	16637·1	135071	78
79	5485·91	9788·19	16742·7	13375·3	113808	79
80	4237·41	7524·49	12986·4	10627·3	94507·3	80
81	3282·86	5746·49	10022·3	8347·1	77255·3	81
82	2551·65	4371·39	7723·61	6479·79	62136·3	82
83	1979·76	3316·39	5917·31	4975·09	49245·3	83
84	1520·52	2506·72	4504·31	3782·09	38535·3	84
85	1156·29	1888·36	3407·41	2850·59	29856·7	85
86	870·67	1416·99	2560·81	2134·09	22951·6	86
87	648·98	1056·20	1908·78	1590·62	17502·6	87
88	478·49	778·74	1407·35	1172·75	13214·6	88
89	348·50	567·19	1025·03	854·03	9831·84	89
90	250·25	407·30	736·07	613·24	7172·64	90
91	176·71	287 62	519·78	433·03	5065·04	91
92	122·31	199·08	359·77	299 74	3505·74	92
93	82·61	134·48	243·02	202·49	2368·04	93
94	54·14	88·14	159·27	132·71	1551·98	94
95	34·13	55·57	100·41	83·67	978·44	95
96	20·41	33·24	60·06	50·04	585·24	96
97	11·32	18·44	33·32	27·76	324·69	97
98	5·59	9·11	16·46	13·70	160·35	98
99	2·24	3·65	6·59	5·49	64·21	99
100	·52	·85	1·54	1·28	14·98	100

4 PER CENT. TABLE 106. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	23·83	4·66	4·27	4·49	15·93	53·18	16
17	23·61	4·75	4·39	4·68	16·60	54·02	17
18	23·40	4·85	4·50	4·88	17·29	54·92	18
19	23·23	4·94	4·63	5·07	18·02	55·90	19
20	23·10	5·05	4·76	5·26	18·79	56·96	20
21	23·03	5·15	4·90	5·45	19·59	58·13	21
22	23·01	5·27	5·05	5·65	20·41	59·38	22
23	23·03	5·39	5·20	5·85	21·27	60·74	23
24	23·08	5·51	5·36	6·06	22·16	62·17	24
25	23·16	5·64	5·52	6·28	23·08	63·68	25
26	23·25	5·77	5·69	6·51	24·03	65·25	26
27	23·35	5·90	5·87	6·75	25·01	66·88	27
28	23·44	6·05	6·05	6·99	26·03	68·56	28
29	23·53	6·19	6·24	7·25	27·08	70·29	29
30	23·61	6·34	6·43	7·51	28·18	72·07	30
31	23·69	6·49	6·63	7·78	29·33	73·91	31
32	23·75	6·64	6·84	8·07	30·52	75·82	32
33	23·81	6·79	7·05	8·36	31·77	77·79	33
34	23·86	6·94	7·27	8·68	33·08	79·84	34
35	23·91	7·10	7·50	9·00	34·46	81·96	35
36	23·94	7·25	7·73	9·34	35·90	84·16	36
37	23·97	7·40	7·95	9·67	37·42	86·42	37
38	23·99	7·55	8·18	10·02	38·99	88·74	38
39	24·01	7·70	8·41	10·36	40·63	91·11	39
40	24·01	7·85	8·64	10·69	42·33	93·53	40
41	24·02	8·00	8·87	11·03	44·10	96·02	41
42	24·01	8·16	9·11	11·38	45·94	98·59	42
43	23·99	8·30	9·35	11·72	47·86	101·23	43
44	23·96	8·46	9·60	12·09	49·86	103·98	44
45	23·92	8·60	9·87	12·47	51·96	106·82	45
46	23·86	8·75	10·13	12·87	54·16	109·77	46
47	23·78	8·90	10·41	13·28	56·46	112·83	47
48	23·70	9·06	10·70	13·73	58·86	116·04	48
49	23·60	9·22	10·99	14·20	61·37	119·39	49
50	23·50	9·39	11·30	14·70	64·01	122·91	50
51	23·40	9·57	11·62	15·24	66·77	126·60	51
52	23·28	9·75	11·95	15·80	69·67	130·44	52
53	23·15	9·93	12·27	16·37	72·68	134·41	53
54	23·00	10·10	12·60	16·97	75·83	138·49	54

TABLE 106.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	22·81	10·26	12·91	17·57	79·08	142·64	55
56	22·57	10·41	13·22	18·20	82·45	146·85	56
57	22·27	10·55	13·52	18·84	85·94	151·11	57
58	21·90	10·65	13·80	19·48	89·55	155·38	58
59	21·45	10·74	14·08	20·10	93·28	159·65	59
60	20·93	10·78	14·33	20·72	97·16	163·92	60
61	20·34	10·78	14·55	21·28	101·19	168·14	61
62	19·71	10·73	14·73	21·76	105·40	172·33	62
63	19·03	10·64	14·86	22·18	109·74	176·45	63
64	18·32	10·49	14·94	22·50	114·20	180·45	64
65	17·59	10·30	14·94	22·73	118·70	184·26	65
66	16·83	10·07	14·87	22·88	123·12	187·77	66
67	16·05	9·80	14·70	22·91	127·34	190·80	67
68	15·23	9·48	14·43	22·85	131·24	193·23	68
69	14·37	9·12	14·05	22·65	134·78	194·97	69
70	13·50	8·72	13·56	22·20	137·99	195·97	70
71	12·63	8·29	12·97	21·60	140·83	196·32	71
72	11·79	7·83	12·33	20·70	143·42	196·06	72
73	10·99	7·36	11·65	19·57	145·71	195·28	73
74	10·28	6·91	10·99	18·28	147·70	194·15	74
75	9·65	6·49	10·36	16·95	149·33	192·78	75
76	9·10	6·11	9·80	15·69	150·50	191·19	76
77	8·63	5·77	9·29	14·57	151·14	189·40	77
78	8·22	5·46	8·85	13·64	151·16	187·32	78
79	7·84	5·16	8·43	12·90	150·50	184·83	79
80	7·48	4·88	8·05	12·31	149·18	181·90	80
81	7·15	4·60	7·70	11·77	147·24	178·46	81
82	6·86	4·33	7·37	11·28	144·71	174·55	82
83	6·58	4·07	7·08	10·83	141·72	170·29	83
84	6·34	3·82	6·82	10·43	138·35	165·76	84
85	6·12	3·57	6·59	10·07	134·62	160·96	85
86	5·91	3·35	6·36	9·73	130·59	155·94	86
87	5·71	3·18	6·14	9·38	126·35	150·76	87
88	5·50	3·04	5·92	9·05	121·80	145·31	88
89	5·28	2·92	5·68	8·68	116·90	139·46	89
90	5·04	2·79	5·42	8·29	111·65	133·19	90
91	4·78	2·65	5·14	7·88	105·95	126·40	91
92	4·51	2·49	4·85	7·41	99·86	119·13	92
93	4·21	2·33	4·53	6·92	93·25	111·24	93
94	3·89	2·15	4·19	6·40	86·17	102·80	94
95	3·53	1·95	3·80	5·81	78·27	93·37	95
96	3·14	1·73	3·37	5·16	69·48	82·89	96
97	2·69	1·48	2·89	4·43	59·60	71·10	97
98	2·19	1·21	2·35	3·60	48·50	57·86	98
99	1·60	·88	1·71	2·63	35·29	42·11	99
100	·84	·46	·89	1·38	18·49	22·06	100

4 PER CENT. TABLE 107. 4 PER CENT.

AREA 1.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1272169	1521059	1749111	239939	850366	16
17	1209611	1453062	1677714	239939	850366	17
18	1150629	1388860	1610298	239840	850366	18
19	1095819	1329041	1547444	239262	850318	19
20	1045412	1273782	1489274	238154	850133	20
21	999198	1222871	1435572	236648	849734	21
22	956803	1175888	1385914	234948	849012	22
23	917717	1132364	1339744	233156	847872	23
24	881242	1091559	1296286	231401	846234	24
25	846826	1052883	1254957	229719	844104	25
26	814118	1016023	1215449	228002	841491	26
27	782666	980528	1177281	226255	838476	27
28	752198	946125	1140221	224451	835131	28
29	722599	912634	1104124	222568	831584	29
30	693795	879986	1068923	220645	827950	30
31	665834	848202	1034611	218719	824300	31
32	638698	817218	1001124	216877	820699	32
33	612374	787028	968461	215115	817201	33
34	586919	757699	936618	213429	813805	34
35	562265	729173	905518	211745	810486	35
36	538304	701303	874981	209928	807198	36
37	515030	674073	844915	207885	803813	37
38	492436	647468	815329	205575	800202	38
39	470496	621477	786229	202949	796271	39
40	449224	596127	757662	200040	791924	40
41	428649	571496	729760	196933	787174	41
42	408725	547546	702551	193673	782101	42
43	389410	524208	675972	190349	776782	43
44	370681	501471	650018	187037	771300	44
45	352489	479278	624639	183776	765714	45
46	334801	457621	599819	180541	759991	46
47	317673	436605	575654	177407	754062	47
48	301101	416229	552138	174411	747913	48
49	285094	396505	529291	171537	741421	49
50	269659	377443	507121	168736	734521	50
51	254769	358976	485524	165952	727155	51
52	240359	340993	464328	163079	719213	52
53	226374	323411	443411	160065	710603	53
54	212719	306105	422615	156899	701246	54

TABLE 107.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	199342	289006	401857	153573	691042	55
56	186174	272051	381090	150101	680030	56
57	173168	255168	360283	146481	668249	57
58	160325	238340	339426	142610	655655	58
59	147672	221605	318530	138414	642172	59
60	135220	204891	297481	133846	627712	60
61	123072	188285	276323	128707	612206	61
62	111349	171983	255227	122947	595501	62
63	100132	156098	234303	116659	577424	63
64	89499·2	140735	213692	109891	557842	64
65	79516·7	126076	193619	102761	536584	65
66	70197·3	112192	174199	95386	513442	66
67	61533·5	99103·9	155487	87883	488306	67
68	53513·0	86844·9	137569	80323	461284	68
69	46127·7	75413·9	120507	72696	432630	69
70	39406·1	64867·9	104445	64916	402742	70
71	33371·3	55273·9	89552·5	57045·5	372093	71
72	28027·1	46639·3	75949·5	49208·5	341023	72
73	23374·3	39012·2	63786·5	41597·5	309797	73
74	19397·0	32432·7	53169·8	34489·2	278750	74
75	16032·5	26816·9	44035·4	28168·6	248152	75
76	13200·4	22060·5	36268·1	22752·9	218317	76
77	10824·1	18065·7	29724·1	18267·9	189636	77
78	8830·39	14699·5	24207·3	14643·7	162465	78
79	7139·89	11843·9	19527·4	11748·6	137130	79
80	5715·79	9440·64	15589·6	9405·4	113958	80
81	4528·39	7439·44	12311·1	7450·6	93194·3	81
82	3550·21	5793·24	9612·55	5841·25	74948·3	82
83	2754·53	4457·44	7420·75	4532·05	59285·3	83
84	2115·58	3388·54	5664·45	3480·35	46150·3	84
85	1608·82	2546·72	4277·45	2647·35	35383·3	85
86	1211·43	1897·07	3200·25	1993·15	26758·7	86
87	902·98	1405·51	2376·87	1485·53	19986·2	87
88	665·78	1034·03	1750·21	1095·29	14746·3	88
89	484·92	753·12	1274·74	797·76	10740·3	89
90	348·23	540·81	915·38	572·97	7712·48	90
91	245·91	381·90	646·40	404·65	5446·18	91
92	170·21	264·33	447·40	280·05	3769·58	92
93	114·98	178·55	302·21	189·14	2546·28	93
94	75·36	117·02	198·06	123·98	1668·79	94
95	47·52	73·77	124·86	78·17	1052·08	95
96	28·43	44·13	74·68	46·77	629·28	96
97	15·78	24·48	41·43	25·95	349·12	97
98	7·80	12·09	20·46	12·82	172·41	98
99	3·13	4·84	8·19	5·14	69·04	99
100	·73	1·13	1·91	1·20	16·11	100

4 PER CENT. TABLE 108. 4 PER CENT.

AREA I.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity.	Single Premiums for Assurance.		Age x
		First Death.	Death of Wife in Husband's Lifetime.	
	$\bar{a}_{xx}$	A_{xx}	$\bar{A}^{1}_{xx}$	
16	18·797	·2628	·1314	16
17	18·600	·2705	·1352	17
18	18·400	·2783	·1392	18
19	18·199	·2862	·1431	19
20	18·000	·2940	·1470	20
21	17·802	·3018	·1509	21
22	17·605	·3095	·1548	22
23	17·411	·3171	·1586	23
24	17·217	·3247	·1624	24
25	17·023	·3323	·1662	25
26	16·828	·3400	·1700	26
27	16·632	·3477	·1738	27
28	16·432	·3555	·1778	28
29	16·228	·3635	·1818	29
30	16·018	·3718	·1859	30
31	15·802	·3802	·1901	31
32	15·578	·3890	·1945	32
33	15·347	·3981	·1990	33
34	15·109	·4074	·2037	34
35	14·866	·4169	·2085	35
36	14·617	·4267	·2134	36
37	14·364	·4366	·2183	37
38	14·109	·4466	·2233	38
39	13·851	·4567	·2284	39
40	13·591	·4670	·2335	40
41	13·327	·4773	·2387	41
42	13·058	·4879	·2439	42
43	12·785	·4986	·2493	43
44	12·506	·5095	·2547	44
45	12·219	·5208	·2604	45
46	11·927	·5322	·2661	46
47	11·628	·5439	·2720	47
48	11·323	·5559	·2780	48
49	11·016	·5679	·2840	49
50	10·706	·5801	·2900	50
51	10·396	·5923	·2961	51
52	10·088	·6044	·3022	52
53	9·781	·6164	·3082	53
54	9·474	·6284	·3142	54

TABLE 108.—*continued*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	9·165	·6405	·3203	55
56	8·852	·6528	·3264	56
57	8·536	·6652	·3326	57
58	8·216	·6778	·3389	58
59	7·894	·6904	·3452	59
60	7·572	·7030	·3515	60
61	7·256	·7154	·3577	61
62	6·947	·7275	·3638	62
63	6·650	·7392	·3696	63
64	6·362	·7505	·3752	64
65	6·083	·7614	·3807	65
66	5·809	·7722	·3861	66
67	5·538	·7828	·3914	67
68	5·268	·7934	·3967	68
69	4·999	·8039	·4020	69
70	4·732	·8144	·4072	70
71	4·469	·8247	·4124	71
72	4·214	·8347	·4174	72
73	3·970	·8443	·4222	73
74	3·738	·8534	·4267	74
75	3·518	·8620	·4310	75
76	3·313	·8701	·4350	76
77	3·120	·8776	·4388	77
78	2·939	·8847	·4424	78
79	2·771	·8913	·4457	79
80	2·615	·8974	·4487	80
81	2·473	·9030	·4515	81
82	2·345	·9080	·4540	82
83	2·232	·9125	·4562	83
84	2·136	·9162	·4581	84
85	2·053	·9195	·4597	85
86	1·980	·9223	·4612	86
87	1·912	·9250	·4625	87
88	1·846	·9276	·4638	88
89	1·775	·9304	·4652	89
90	1·701	·9333	·4666	90
91	1·619	·9365	·4682	91
92	1·531	·9399	·4700	92
93	1·436	·9437	·4718	93
94	1·336	·9476	·4738	94
95	1·223	·9520	·4760	95
96	1·096	·9570	·4785	96
97	·952	·9627	·4813	97
98	·790	·9690	·4845	98
99	·595	·9767	·4883	99
100	·330	·9871	·4935	100

4 PER CENT. TABLE 109. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Premiums for Life Assurance. Annual. $\bar{P}_x$	Age x
16	53391	1047261	20·113	·2111	·01050	16
17	51206	996055	19·949	·2176	·01090	17
18	49102	946953	19·782	·2241	·01133	18
19	47075	899878	19·613	·2308	·01176	19
20	45121	854757	19·440	·2376	·01222	20
21	43240	811517	19·265	·2444	·01269	21
22	41431	770086	19·084	·2515	·01318	22
23	39692	730394	18·898	·2588	·01370	23
24	38022	692372	18·707	·2663	·01424	24
25	36417	655955	18·508	·2741	·01481	25
26	34876	621079	18·304	·2821	·01541	26
27	33396	587683	18·093	·2904	·01605	27
28	31971	555712	17·878	·2988	·01672	28
29	30599	525113	17·657	·3075	·01741	29
30	29279	495834	17·431	·3163	·01815	30
31	28005	467829	17·201	·3254	·01892	31
32	26778	441051	16·967	·3345	·01972	32
33	25595	415456	16·728	·3439	·02056	33
34	24455	391001	16·485	·3534	·02144	34
35	23356	367645	16·237	·3632	·02237	35
36	22296	345349	15·985	·3731	·02334	36
37	21274	324075	15·729	·3831	·02435	37
38	20287	303788	15·470	·3933	·02542	38
39	19334	284454	15·208	·4035	·02654	39
40	18414	266040	14·944	·4139	·02769	40
41	17524	248516	14·677	·4244	·02891	41
42	16666	231850	14·408	·4349	·03019	42
43	15838	216012	14·134	·4456	·03153	43
44	15041	200971	13·858	·4565	·03294	44
45	14275	186696	13·575	·4676	·03444	45
46	13539	173157	13·286	·4789	·03604	46
47	12833	160324	12·989	·4906	·03777	47
48	12156	148168	12·685	·5025	·03961	48
49	11505	136663	12·373	·5147	·04160	49
50	10879	125784	12·057	·5271	·04372	50
51	10275	115509	11·737	·5397	·04598	51
52	9692·1	105817·7	11·413	·5524	·04840	52
53	9128·7	96689·0	11·087	·5652	·05097	53
54	8583·6	88105·4	10·759	·5780	·05373	54

TABLE 109.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Premiums for Life Assurance. Annual. $\bar{P}_x$	Age x
55	8056·8	80048·6	10·431	·5909	·05665	55
56	7547·4	72501·2	10·101	·6038	·05978	56
57	7055·2	65446·0	9·770	·6168	·06313	57
58	6579·6	58866·4	9·441	·6297	·06670	58
59	6119·7	52746·7	9·113	·6426	·07051	59
60	5674·8	47071·9	8·789	·6553	·07455	60
61	5245·1	41826·8	8·468	·6679	·07887	61
62	4830·4	36996·4	8·152	·6803	·08345	62
63	4430·7	32565·7	7·843	·6924	·08828	63
64	4046·7	28519·0	7·540	·7043	·09341	64
65	3679·1	24839·9	7·244	·7160	·09882	65
66	3328·9	21511·0	6·954	·7273	·10458	66
67	2997·2	18513·8	6·668	·7385	·11075	67
68	2684·9	15828·9	6·386	·7495	·11737	68
69	2392·5	13436·4	6·106	·7605	·12455	69
70	2120·3	11316·1	5·827	·7715	·13240	70
71	1867·4	9448·7	5·549	·7824	·14099	71
72	1632·9	7815·8	5·275	·7931	·15035	72
73	1416·3	6399·5	5·006	·8037	·16054	73
74	1217·1	5182·4	4·745	·8139	·17153	74
75	1034·7	4147·7	4·495	·8237	·18325	75
76	868·90	3278·83	4·259	·8330	·19557	76
77	719·96	2558·87	4·038	·8416	·20843	77
78	587·99	1970·88	3·835	·8496	·22154	78
79	472·86	1498·02	3·649	·8569	·23483	79
80	374·15	1123·87	3·484	·8634	·24781	80
81	291·43	832·44	3·335	·8692	·26063	81
82	223·78	608·66	3·198	·8746	·27348	82
83	169·78	438·88	3·062	·8799	·28736	83
84	127·42	311·46	2·920	·8855	·30325	84
85	94·64	216·82	2·766	·8915	·32231	85
86	69·43	147·39	2·597	·8981	·34584	86
87	50·14	97·25	2·411	·9054	·37555	87
88	35·35	61·90	2·221	·9129	·41103	88
89	24·14	37·76	2·031	·9203	·45315	89
90	15·86	21·90	1·844	·9277	·50308	90
91	9·95	11·95	1·660	·9349	·56319	91
92	5·88	6·07	1·486	·9417	·63373	92
93	3·26	2·81	1·311	·9486	·72356	93
94	1·65	1·16	1·140	·9553	·83797	94
95	·75	·41	·978	·9617	·98333	95
96	·30	·11	·781	·9694	1·24123	96
97	·09	·02	·640	·9749	1·52328	97
98	·02	·00	·415	·9837	2·37036	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

4 PER CENT. TABLE 110. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	15·94	2·96	2·62	2·55	8·33	32·41	16
17	15·79	3·04	2·71	2·66	8·69	32·89	17
18	15·65	3·11	2·81	2·78	9·06	33·42	18
19	15·54	3·19	2·91	2·89	9·45	33·99	19
20	15·47	3·27	3·00	3·01	9·86	34·61	20
21	15·43	3·35	3·10	3·13	10·29	35·29	21
22	15·42	3·42	3·19	3·24	10·73	36·00	22
23	15·43	3·49	3·28	3·36	11·18	36·75	23
24	15·45	3·57	3·38	3·47	11·65	37·52	24
25	15·48	3·64	3·47	3·59	12·13	38·32	25
26	15·52	3·72	3·57	3·72	12·62	39·15	26
27	15·56	3·80	3·67	3·84	13·14	40·01	27
28	15·61	3·88	3·77	3·98	13·67	40·90	28
29	15·66	3·97	3·87	4·11	14·23	41·84	29
30	15·70	4·06	3·98	4·25	14·81	42·81	30
31	15·75	4·15	4·10	4·40	15·42	43·82	31
32	15·81	4·24	4·22	4·55	16·05	44·86	32
33	15·86	4·34	4·34	4·70	16·71	45·95	33
34	15·91	4·44	4·47	4·86	17·39	47·08	34
35	15·97	4·54	4·60	5·03	18·11	48·25	35
36	16·03	4·65	4·73	5·22	18·84	49·46	36
37	16·08	4·75	4·87	5·40	19·61	50·72	37
38	16·14	4·86	5·02	5·59	20·42	52·03	38
39	16·19	4·97	5·17	5·79	21·25	53·37	39
40	16·24	5·08	5·32	6·00	22·12	54·76	40
41	16·28	5·19	5·48	6·22	23·03	56·19	41
42	16·31	5·30	5·64	6·44	23·98	57·67	42
43	16·34	5·41	5·81	6·68	24·97	59·21	43
44	16·37	5·53	5·98	6·92	26·00	60·80	44
45	16·38	5·65	6·15	7·18	27·08	62·45	45
46	16·39	5·77	6·34	7·45	28·20	64·15	46
47	16·39	5·89	6·53	7·73	29·38	65·92	47
48	16·38	6·01	6·72	8·02	30·61	67·74	48
49	16·34	6·13	6·92	8·32	31·90	69·61	49
50	16·30	6·25	7·12	8·63	33·23	71·53	50
51	16·23	6·36	7·33	8·95	34·62	73·49	51
52	16·15	6·47	7·54	9·29	36·05	75·50	52
53	16·05	6·57	7·76	9·63	37·53	77·54	53
54	15·94	6·66	7·97	9·99	39·06	79·63	54

TABLE 110.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	15·81	6·76	8·19	10·36	40·64	81·76	55
56	15·67	6·85	8·40	10·73	42·30	83·95	56
57	15·50	6·94	8·61	11·11	44·05	86·20	57
58	15·31	7·02	8·81	11·50	45·90	88·54	58
59	15·11	7·10	9·01	11·89	47·88	90·98	59
60	14·88	7·17	9·20	12·29	50·00	93·53	60
61	14·64	7·22	9·38	12·69	52·25	96·18	61
62	14·37	7·26	9·55	13·08	54·64	98·90	62
63	14·07	7·29	9·71	13·47	57·13	101·67	63
64	13·74	7·30	9·85	13·85	59·71	104·44	64
65	13·38	7·28	9·97	14·20	62·34	107·18	65
66	12·99	7·25	10·07	14·53	65·01	109·85	66
67	12·55	7·19	10·13	14·83	67·70	112·39	67
68	12·06	7·09	10·14	15·07	70·36	114·73	68
69	11·53	6·96	10·10	15·22	72·97	116·77	69
70	10·96	6·78	9·98	15·25	75·44	118·41	70
71	10·37	6·56	9·79	15·17	77·73	119·61	71
72	9·76	6·32	9·53	14·96	79·78	120·35	72
73	9·16	6·05	9·21	14·64	81·58	120·64	73
74	8·57	5·77	8·86	14·23	83·08	120·50	74
75	7·98	5·47	8·47	13·74	84·30	119·97	75
76	7·40	5·17	8·06	13·20	85·29	119·12	76
77	6·84	4·87	7·62	12·58	86·07	117·98	77
78	6·30	4·57	7·16	11·94	86·68	116·64	78
79	5·79	4·26	6·67	11·29	87·15	115·16	79
80	5·32	3·96	6·20	10·64	87·49	113·62	80
81	4·90	3·67	5·76	9·99	87·61	111·94	81
82	4·51	3·40	5·36	9·35	87·32	109·95	82
83	4·15	3·14	5·01	8·69	86·41	107·39	83
84	3·79	2·89	4·68	8·05	84·73	104·14	84
85	3·42	2·66	4·38	7·41	82·20	100·07	85
86	3·05	2·44	4·08	6·79	78·84	95·20	86
87	2·70	2·23	3·77	6·19	74·66	89·56	87
88	2·42	2·04	3·46	5·65	69·94	83·51	88
89	2·22	1·87	3·17	5·18	64·78	77·21	89
90	2·02	1·70	2·89	4·72	59·46	70·79	90
91	1·82	1·54	2·61	4·26	53·95	64·19	91
92	1·64	1·38	2·35	3·84	48·56	57·77	92
93	1·46	1·23	2·09	3·41	43·17	51·37	93
94	1·28	1·08	1·84	3·01	37·98	45·20	94
95	1·12	·94	1·62	2·64	33·21	39·53	95
96	·93	·76	1·33	2·19	27·33	32·54	96
97	·79	·67	1·12	1·91	23·24	27·73	97
98	·47	·47	·93	1·40	15·41	18·68	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

4 PER CENT. TABLE III. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\,All}$	Age x
16	851119	1009033	1148882	136361	444964	16
17	808453	963858	1102817	136361	444964	17
18	768540	921438	1059394	136361	444964	18
19	731713	882015	1018817	136168	444964	19
20	697977	845560	981026	135753	444964	20
21	667146	811858	945778	135179	444787	21
22	638788	780494	912679	134374	444406	22
23	612389	751053	881373	133320	443757	23
24	587527	723161	851538	132116	442825	24
25	563898	696555	822960	130851	441634	25
26	541339	671073	795483	129603	440244	26
27	519736	646603	769034	128374	438709	27
28	498987	623077	743548	127132	437107	28
29	479032	600432	718964	125848	435419	29
30	459786	578552	695169	124531	433653	30
31	441202	557391	672118	123158	431791	31
32	423238	536880	649745	121733	429820	32
33	405881	517010	628042	120294	427673	33
34	389119	497746	606952	118919	425346	34
35	372939	479057	586423	117580	422837	35
36	357308	460915	566433	116256	420144	36
37	342150	443252	546897	114906	417269	37
38	327420	426009	527763	113493	414216	38
39	313042	409096	508949	112027	410928	39
40	299004	392492	490421	110517	407400	40
41	285280	376199	472170	108955	403627	41
42	271881	360220	454209	107382	399611	42
43	258835	344590	436565	105790	395403	43
44	246163	329356	419278	104169	391035	44
45	233869	314513	402369	102528	386522	45
46	221941	300055	385853	100859	381865	46
47	210354	285964	369705	99159	377080	47
48	199063	272163	353843	97435	372134	48
49	188041	258599	338197	95685	366978	49
50	177278	245241	322724	93884	361540	50
51	166768	232099	307414	92002	355714	51
52	156519	219175	292265	90026	349417	52
53	146539	206486	277280	87938	342607	53
54	136837	194048	262469	85744	335268	54

TABLE III.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	127406	181873	247832	83424	327459	55
56	118243	169957	233350	80983	319263	56
57	109354	158310	219031	78401	310760	57
58	100754	146951	204906	75668	302004	58
59	92453·4	135889	190995	72780	293005	59
60	84461·1	125121	177309	69739	283722	60
61	76772·6	114649	163853	66546	274064	61
62	69392·0	104474	150622	63199	263909	62
63	62330·5	94626·5	137656	59686	253118	63
64	55608·5	85138·6	125004	56022	241605	64
65	49239·5	76040·5	112725	52240	229353	65
66	43235·0	67371·5	100884	48368	216416	66
67	37612·6	59157·6	89519·1	44436·9	202899	67
68	32387·0	51428·3	78667·1	40446·9	188922	68
69	27585·7	44230·2	68392·1	36398·9	174579	69
70	23237·5	37609·9	58769·1	32333·9	159957	70
71	19357·6	31610·7	49884·0	28316·0	145149	71
72	15945·1	26257·7	41814·3	24427·7	130279	72
73	12980·2	21546·2	34596·2	20731·8	115540	73
74	10429·1	17446·0	28227·8	17323·2	101109	74
75	8256·88	13919·1	22685·0	14224·9	87224·1	75
76	6431·28	10926·6	17928·7	11463·2	74108·1	76
77	4923·58	8429·91	13914·8	9059·1	61970·1	77
78	3702·18	6386·01	10593·9	7024·0	50966·1	78
79	2736·57	4750·21	7904·60	5340·00	41210·4	79
80	1991·08	3472·61	5793·30	3980·90	32735·8	80
81	1427·92	2498·38	4177·60	2912·00	25533·0	81
82	1010·32	1770·85	2971·00	2091·40	19541·9	82
83	704·30	1236·94	2086·90	1476·30	14670·2	83
84	482·42	850·99	1447·95	1025·45	10796·7	84
85	323·41	575·16	989·63	701·53	7779·65	85
86	211·75	381·21	664·22	471·64	5474·15	86
87	135·57	247·50	436·33	310·63	3743·85	87
88	85·42	157·51	279·87	199·79	2472·15	88
89	53·47	98·59	175·18	125·08	1563·85	89
90	31·99	58·99	104·82	74·83	942·77	90
91	18·14	33·45	59·45	42·42	536·69	91
92	9·65	17·79	31·63	22·57	285·52	92
93	4·75	8·76	15·58	11·12	140·61	93
94	2·12	3·91	6·96	4·97	62·80	94
95	·84	1·54	2·75	1·97	24·80	95
96	·28	·51	·91	·66	8 23	96
97	·07	·13	·23	·17	2·07	97
98	·01	·02	·04	·03	·33	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

4 PER CENT. TABLE 112. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	18·94	3·58	3·11	3·01	10·08	38·72	16
17	18·79	3·68	3·22	3·15	10·51	39·35	17
18	18·68	3·79	3·33	3·28	10·96	40·03	18
19	18·59	3·90	3·45	3·41	11·43	40·78	19
20	18·53	4·00	3·57	3·55	11·92	41·58	20
21	18·52	4·10	3·68	3·68	12·43	42·42	21
22	18·53	4·20	3·80	3·82	12·96	43·31	22
23	18·57	4·29	3·91	3·96	13·51	44·24	23
24	18·61	4·39	4·03	4·10	14·08	45·21	24
25	18·65	4·49	4·15	4·24	14·67	46·21	25
26	18·70	4·59	4·28	4·40	15·29	47·26	26
27	18·75	4·69	4·41	4·55	15·94	48·34	27
28	18·81	4·80	4·54	4·71	16·61	49·48	28
29	18·87	4·92	4·68	4·88	17·31	50·65	29
30	18·94	5·03	4·82	5·04	18·04	51·87	30
31	19·01	5·15	4·96	5·22	18·80	53·14	31
32	19·07	5·27	5·10	5·40	19·59	54·43	32
33	19·12	5·39	5·24	5·58	20·42	55·75	33
34	19·16	5·50	5·39	5·78	21·26	57·10	34
35	19·19	5·62	5·55	5·98	22·14	58·48	35
36	19·21	5·74	5·70	6·18	23·05	59·88	36
37	19·23	5·85	5·86	6·40	23·99	61·33	37
38	19·23	5·97	6·03	6·62	24·98	62·83	38
39	19·24	6·09	6·20	6·85	26·01	64·39	39
40	19·25	6·22	6·38	7·08	27·10	66·03	40
41	19·26	6·35	6·56	7·33	28·25	67·75	41
42	19·26	6·48	6·75	7·58	29·45	69·52	42
43	19·25	6·62	6·94	7·84	30·71	71·35	43
44	19·23	6·74	7·14	8·10	32·02	73·23	44
45	19·19	6·86	7·34	8·39	33·38	75·17	45
46	19·14	6·98	7·54	8·70	34·79	77·14	46
47	19·07	7·09	7·74	9·03	36·23	79·16	47
48	18·99	7·20	7·93	9·38	37·71	81·21	48
49	18·89	7·30	8·12	9·74	39·24	83·29	49
50	18·77	7·40	8·32	10·11	40·81	85·41	50
51	18·62	7·51	8·53	10·48	42·45	87·58	51
52	18·46	7·61	8·74	10·85	44·16	89·83	52
53	18·27	7·71	8·98	11·22	45·97	92·16	53
54	18·06	7·82	9·21	11·61	47·89	94·59	54

TABLE 112.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	17·83	7·92	9·45	12·00	49·89	97·10	55
56	17·56	8·01	9·69	12·42	51·99	99·66	56
57	17·26	8·07	9·91	12·85	54·17	102·27	57
58	16·93	8·11	10·11	13·31	56·45	104·91	58
59	16·57	8·13	10·29	13·79	58·83	107·61	59
60	16·18	8·13	10·45	14·29	61·34	110·39	60
61	15·77	8·11	10·57	14·80	63·98	113·23	61
62	15·33	8·07	10·67	15·28	66·78	116·12	62
63	14·86	8·00	10·73	15·73	69·74	119·05	63
64	14·36	7·91	10·76	16·11	72·86	122·00	64
65	13·84	7·81	10·76	16·43	76·12	124·96	65
66	13·32	7·69	10·75	16·67	79·42	127·85	66
67	12·79	7·57	10·69	16·86	82·69	130·60	67
68	12·25	7·42	10·60	16·99	85·81	133·07	68
69	11·67	7·24	10·43	17·03	88·69	135·07	69
70	11·03	7·00	10·20	16·98	91·23	136·44	70
71	10·32	6·71	9·88	16·80	93·37	137·07	71
72	9·56	6·36	9·49	16·44	95·06	136·91	72
73	8·78	6·00	9·05	15·94	96·25	136·01	73
74	8·01	5·63	8·57	15·32	96·98	134·51	74
75	7·28	5·27	8·08	14·63	97·32	132·57	75
76	6·59	4·92	7·58	13·88	97·41	130·38	76
77	5·95	4·58	7·07	13·13	97·36	128·09	77
78	5·36	4·23	6·58	12·41	97·17	125·74	78
79	4·85	3·88	6·11	11·75	96·82	123·40	79
80	4·44	3·53	5·70	11·14	96·29	121·10	80
81	4·14	3·19	5·38	10·57	95·43	118·71	81
82	3·93	2·86	5·16	10·04	94·05	116·04	82
83	3·76	2·58	4·95	9·51	92·07	112·86	83
84	3·59	2·35	4·72	8·97	89·46	109·09	84
85	3·41	2·16	4·47	8·40	86·34	104·78	85
86	3·20	2·01	4·20	7·84	82·81	100·06	86
87	2·97	1·87	3·91	7·29	78·91	94·94	87
88	2·74	1·72	3·61	6·73	74·83	89·63	88
89	2·51	1·58	3·30	6·16	70·46	84·02	89
90	2·29	1·44	3·01	5·62	65·65	78·01	90
91	2·07	1·30	2·72	5·08	59·34	70·51	91
92	1·87	1·17	2·45	4·57	53·41	63·46	92
93	1·66	1·04	2·18	4·06	47·49	56·43	93
94	1·46	·91	1·92	3·57	41·78	49·65	94
95	1·29	·79	1·69	3·12	36·54	43·43	95
96	1·06	·63	1·43	2·56	30·09	35·77	96
97	·90	·56	1·23	2·13	25·71	30·53	97
98	·47	·47	·93	1·40	17·28	20·54	98
99	..	...	...	...	...	...	99
100	...	...	...	...	...	...	100

4 PER CENT. TABLE 113. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1011008	1202267	1368170	160962	538303	16
17	962382	1150816	1315622	160962	538303	17
18	917004	1102880	1266483	160962	538303	18
19	874985	1058457	1221002	160625	538255	19
20	836318	1016933	1178048	160028	538024	20
21	800805	978196	1137544	159188	537583	21
22	767875	941838	1099239	158130	536948	22
23	736934	907409	1062743	156994	536137	23
24	707488	874466	1027742	155829	535243	24
25	679245	842725	993992	154637	534313	25
26	652088	812147	961418	153390	533351	26
27	626082	782831	930089	152058	532293	27
28	601216	754763	900028	150653	531084	28
29	577414	727864	871065	149182	529708	29
30	554517	701884	842960	147656	528181	30
31	532297	676600	815442	146110	526520	31
32	510635	651789	788331	144549	524658	32
33	489429	627337	761549	142953	522511	33
34	468639	603245	735105	141301	520010	34
35	448277	579537	709055	139580	517118	35
36	428378	556261	683405	137824	513877	36
37	409016	533502	658250	136059	510371	37
38	390235	511335	633673	134231	506715	38
39	372054	489827	609709	132370	502952	39
40	354488	468996	586407	130445	499065	40
41	337494	448769	563683	128451	495041	41
42	320985	429030	541449	126331	490820	42
43	304900	409680	519580	124139	486368	43
44	289218	390649	498002	121932	481614	44
45	273950	371937	476697	119793	476500	45
46	259130	353613	455691	117776	470967	46
47	244775	335739	435022	115878	464956	47
48	230861	318328	414726	114016	458437	48
49	217356	301334	394799	112076	451424	49
50	204199	284731	375243	109995	443961	50
51	191374	268501	356106	107679	436148	51
52	178899	252653	337414	105155	428044	52
53	166783	237208	319146	102456	419691	53
54	155036	222168	301255	99631	411034	54

TABLE 113.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\,All}_{x}$	Age x
55	143642	207456	283624	96704	401969	55
56	132560	192982	266101	93726	392376	56
57	121788	178729	248637	90691	382195	57
58	111383	164753	231289	87583	371409	58
59	101375	151134	214122	84404	360036	59
60	91808·9	137949	197236	81109	348089	60
61	82701·6	125246	180697	77611	335593	61
62	74037·2	113012	164526	73820	322569	62
63	65823·3	101277	148802	69682	309001	63
64	58097·6	90120·3	133664	65196	294854	64
65	50921·8	79652·3	119262	60433	280035	65
66	44332·5	69947·0	105716	55503	264388	66
67	38340·4	61028·3	93074·4	50534·6	247831	67
68	32893·2	52827·8	81274·4	45604·6	230397	68
69	27924·5	45246·6	70215·4	40755·6	212196	69
70	23382·4	38231·7	59860·4	36000·6	193426	70
71	19265·5	31790·5	50246·3	31349·7	174351	71
72	15608·3	26000·5	41498·3	26844·7	155219	72
73	12436·3	20931·2	33742·8	22577·2	136323	73
74	9755·00	16606·3	27035·0	18651·0	118026	74
75	7535·60	12985·0	21341·6	15136·4	100690	75
76	5728·10	10002·0	16585·3	12065·3	84643·4	76
77	4279·90	7575·10	12667·3	9451·0	70098·4	77
78	3149·20	5635·60	9501·82	7296·48	57134·4	78
79	2292·10	4125·80	7013·62	5554·68	45781·4	79
80	1661·14	2981·80	5115·22	4166·68	36026·8	80
81	1206·57	2135·08	3703·72	3080·58	27811·4	81
82	879·43	1519·86	2675·22	2245·48	21047·0	82
83	639·17	1076·64	1916·36	1613·44	15631·1	83
84	457·76	756·79	1358·19	1142·11	11400·3	84
85	322·23	526·69	950·03	795·62	8170·80	85
86	222·10	361·45	653·25	544·40	5750·20	86
87	149·14	242·70	438·65	365·50	3956·80	87
88	96·99	157·83	285·26	237·69	2645·10	88
89	60·71	98·79	178·56	148·79	1701·00	89
90	36·33	59·11	106·84	89·03	1041·02	90
91	20·61	33·52	60·59	50·49	590·36	91
92	10·97	17·83	32·24	26·86	314·08	92
93	5·41	8·78	15·88	13·23	154·68	93
94	2·42	3·92	7·10	5·90	69·09	94
95	·96	1·55	2·81	2·33	27·29	95
96	·32	·51	·94	·77	9·06	96
97	·08	·13	·24	·19	2·29	97
98	·01	·02	·04	·03	·37	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

4 PER CENT. TABLE 114. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	22·84	4·23	3·70	3·68	11·52	45·98	16
17	22·60	4·30	3·79	3·84	12·01	46·55	17
18	22·36	4·38	3·89	4·00	12·53	47·17	18
19	22·16	4·46	4·00	4·16	13·07	47·85	19
20	22·01	4·55	4·10	4·32	13·63	48·61	20
21	21·90	4·64	4·22	4·47	14·21	49·44	21
22	21·84	4·73	4·34	4·63	14·81	50·35	22
23	21·81	4·83	4·46	4·79	15·44	51·32	23
24	21·82	4·93	4·59	4·95	16·07	52·35	24
25	21·84	5·03	4·72	5·12	16·72	53·42	25
26	21·87	5·13	4·85	5·30	17·38	54·53	26
27	21·90	5·23	4·99	5·48	18·07	55·67	27
28	21·93	5·35	5·12	5·67	18·77	56·83	28
29	21·95	5·46	5·27	5·86	19·49	58·03	29
30	21·95	5·58	5·42	6·06	20·25	59·26	30
31	21·96	5·69	5·58	6·27	21·04	60·54	31
32	21·95	5·81	5·74	6·49	21·87	61·86	32
33	21·95	5·93	5·91	6·72	22·74	63·25	33
34	21·93	6·05	6·08	6·96	23·67	64·69	34
35	21·92	6·17	6·26	7·22	24·64	66·20	35
36	21·89	6·29	6·44	7·48	25·66	67·76	36
37	21·86	6·40	6·61	7·75	26·74	69·37	37
38	21·82	6·52	6·79	8·01	27·86	71·00	38
39	21·78	6·63	6·97	8·27	29·04	72·69	39
40	21·73	6·75	7·14	8·53	30·25	74·40	40
41	21·68	6·86	7·32	8·79	31·52	76·17	41
42	21·62	6·98	7·51	9·05	32·85	78·00	42
43	21·56	7·09	7·70	9·32	34·24	79·90	43
44	21·49	7·21	7·90	9·60	35·70	81·89	44
45	21·40	7·33	8·11	9·89	37·23	83·96	45
46	21·30	7·44	8·32	10·20	38·85	86·11	46
47	21·19	7·56	8·54	10·52	40·54	88·35	47
48	21·06	7·68	8·77	10·87	42·31	90·70	48
49	20·93	7·81	9·01	11·25	44·17	93·16	49
50	20·78	7·94	9·26	11·65	46·11	95·74	50
51	20·63	8·08	9·51	12·08	48·14	98·44	51
52	20·48	8·22	9·77	12·52	50·26	101·25	52
53	20·30	8·35	10·04	12·99	52·48	104·16	53
54	20·11	8·49	10·29	13·47	54·80	107·16	54

TABLE 114.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	19·89	8·61	10·55	13·97	57·21	110·24	55
56	19·63	8·74	10·79	14·50	59·73	113·39	56
57	19·32	8·85	11·04	15·04	62·38	116·62	57
58	18·96	8·94	11·29	15·59	65·16	119·93	58
59	18·53	9·01	11·52	16·15	68·09	123·31	59
60	18·05	9·06	11·75	16·70	71·17	126·73	60
61	17·51	9·05	11·96	17·22	74·42	130·16	61
62	16·92	9·02	12·13	17·67	77·83	133·57	62
63	16·30	8·93	12·26	18·05	81·39	136·94	63
64	15·65	8·81	12·34	18·38	85·08	140·25	64
65	14·98	8·64	12·37	18·62	88·83	143·44	65
66	14·30	8·45	12·32	18·79	92·57	146·43	66
67	13·60	8·22	12·21	18·89	96·19	149·10	67
68	12·87	7·95	12·00	18·91	99·60	151·33	68
69	12·11	7·65	11·69	18·81	102·73	152·99	69
70	11·34	7·30	11·27	18·54	105·54	153·99	70
71	10·56	6·92	10·77	18·02	108·07	154·33	71
72	9·79	6·51	10·19	17·27	110·32	154·08	72
73	9·06	6·09	9·58	16·27	112·27	153·27	73
74	8·40	5·68	8·97	15·10	113·92	152·08	74
75	7·82	5·30	8·40	13·90	115·24	150·66	75
76	7·32	4·96	7·88	12·72	116·24	149·13	76
77	6·90	4·67	7·43	11·71	116·89	147·60	77
78	6·55	4·40	7·05	10·87	117·20	146·07	78
79	6·23	4·16	6·71	10·25	117·12	144·47	79
80	5·95	3·93	6·40	9·79	116·72	142·80	80
81	5·70	3·72	6·13	9·39	115·92	140·86	81
82	5·47	3·51	5·88	9·00	114·48	138·34	82
83	5·24	3·29	5·63	8·61	112·14	134·92	83
84	5·00	3·05	5·38	8·22	108·70	130·35	84
85	4·74	2·79	5·10	7·79	104·02	124·44	85
86	4·45	2·53	4·79	7·32	98·23	117·33	86
87	4·14	2·31	4·45	6·82	91·57	109·28	87
88	3·82	2·11	4·11	6·29	84·56	100·88	88
89	3·50	1·93	3·76	5·76	77·49	92·45	89
90	3·19	1·76	3·43	5·24	70·60	84·22	90
91	2·88	1·59	3·10	4·74	63·81	76·13	91
92	2·60	1·43	2·79	4·27	57·43	68·52	92
93	2·31	1·27	2·48	3·80	51·07	60·93	93
94	2·03	1·11	2·18	3·35	44·92	53·60	94
95	1·78	·96	1·92	2·93	39·29	46·88	95
96	1·46	·80	1·56	2·42	32·35	38·59	96
97	1·23	·67	1·35	2·02	27·61	32·89	97
98	·93	·47	·93	·93	18·68	21·95	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

4 PER CENT. TABLE 115. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|Au}$	Age x
16	1219533	1445269	1642987	196724	615152	16
17	1156998	1377297	1571616	196724	615152	17
18	1098081	1313166	1504275	196625	615152	18
19	1043369	1253454	1441534	196047	615104	19
20	993088	1198334	1383510	194941	614920	20
21	947019	1147582	1329976	193440	614522	21
22	904777	1100769	1280497	191746	613803	22
23	865847	1057419	1234512	189961	612667	23
24	829525	1016785	1191236	188213	611036	24
25	795254	978272	1150080	186539	608915	25
26	762680	941564	1110735	184828	606313	26
27	731351	906207	1072716	183088	603310	27
28	700995	871930	1035793	181291	599977	28
29	671500	838557	999823	179415	596442	29
30	642796	806022	964744	177499	592821	30
31	614935	774352	930555	175580	589184	31
32	587906	743490	897200	173745	585597	32
33	561701	713436	864685	171991	582115	33
34	536383	684265	833013	170314	578737	34
35	511887	655921	802111	168642	575439	35
36	488109	628264	771806	166840	572176	36
37	465045	601280	742012	164815	568822	37
38	442691	574958	712740	162530	565249	38
39	421024	549291	684003	159936	561367	39
40	400062	524309	655852	157068	557084	40
41	379835	500094	628421	154015	552413	41
42	360301	476612	601744	150818	547440	42
43	341422	453801	575765	147569	542241	43
44	323178	431652	550483	144342	536901	44
45	305521	410112	525852	141177	531479	45
46	288421	389175	501856	138049	525946	46
47	271931	368941	478591	135030	520238	47
48	256044	349407	456047	132157	514343	48
49	240765	330580	434240	129413	508146	49
50	226098	312467	413173	126750	501590	50
51	212015	295000	392746	124116	494623	51
52	198452	278074	372797	121411	487148	52
53	185358	261612	353213	118589	479086	53
54	172646	245500	333852	115642	470375	54

TABLE 115.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	160271	229682	314649	112565	460936	55
56	148176	214108	295574	109376	450821	56
57	136324	198724	276614	106077	440086	57
58	124727	183529	257780	102582	428713	58
59	113418	168571	239103	98832	416661	59
60	102414	153801	220501	94795	403883	60
61	91812·4	139308	202036	90309	390350	61
62	81718·4	125272	183871	85350	375966	62
63	72199·6	111792	166115	80014	360626	63
64	63317·4	98957·9	148897	74360	344268	64
65	55118·8	86917·9	132411	68504	326809	65
66	47605·2	75724·9	116754	62558	308151	66
67	40759·8	65383·9	101970	56629	288291	67
68	34560·5	55908·9	88121·3	50784·7	267405	68
69	28985·6	47280·3	75241·3	45026·7	245775	69
70	24037·8	39517·1	63418·3	39298·7	223775	70
71	19711·8	32639·6	52742·3	33656·7	201804	71
72	15986·4	26620·5	43260·1	28193·9	180145	72
73	12837·3	21458·2	35027·8	23043·2	159010	73
74	10228·4	17142·4	28063·6	18380·4	138645	74
75	8094·53	13580·6	22270·1	14371·9	119238	75
76	6363·03	10672·6	17521·3	11061·7	100997	76
77	4967·93	8327·44	13679·5	8428·5	84159·0	77
78	3849·03	6438·14	10583·2	6394·5	68909·0	78
79	2946·42	4913·54	8084·45	4848·25	55382·0	79
80	2226·72	3698·94	6094·35	3664·35	43671·0	80
81	1661·25	2745·97	4533·05	2733·95	33782·7	81
82	1223·61	2009·44	3325·75	2013·45	25619·5	82
83	889·33	1448·25	2404·94	1463·46	19039·3	83
84	636·92	1025·99	1711·15	1048·05	13850·6	84
85	448·35	712·73	1195·03	737·83	9844·14	85
86	309·04	484·99	817·42	508·61	6820·74	86
87	207·52	323·20	546·43	341·50	4591·74	87
88	134·96	209·57	354·74	222·09	2988·84	88
89	84·48	131·17	222·04	138·99	1870·84	89
90	50·55	78·48	132·85	83·17	1119·39	90
91	28·67	44·50	75·33	47·18	634·80	91
92	15·26	23·67	40·07	25·11	337·72	92
93	7·52	11·65	19·73	12·38	166·32	93
94	3·36	5·20	8·81	5·54	74·28	94
95	1·33	2·05	3·48	2·19	29·34	95
96	·44	·68	1·15	·73	9·74	96
97	·11	·17	·29	·18	2·46	97
98	·02	·03	·05	·02	·40	98
99	...	...	...	...	...	99
100	...	.	...	...	...	100

4 PER CENT. TABLE 116. 4 PER CENT.

AREA 2.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	18·119	·2894	·1447	16
17	17·918	·2972	·1486	17
18	17·715	·3052	·1526	18
19	17·509	·3133	·1566	19
20	17·302	·3214	·1607	20
21	17·093	·3296	·1648	21
22	16·879	·3380	·1690	22
23	16·660	·3466	·1733	23
24	16·433	·3555	·1777	24
25	16·200	·3646	·1823	25
26	15·961	·3740	·1870	26
27	15·714	·3837	·1918	27
28	15·461	·3936	·1968	28
29	15·205	·4037	·2018	29
30	14·944	·4139	·2069	30
31	14·681	·4242	·2121	31
32	14·415	·4346	·2173	32
33	14·145	·4452	·2226	33
34	13·872	·4559	·2280	34
35	13·596	·4667	·2334	35
36	13·318	·4777	·2388	36
37	13·039	·4886	·2443	37
38	12·758	·4996	·2498	38
39	12·477	·5107	·2553	39
40	12·198	·5216	·2608	40
41	11·919	·5325	·2663	41
42	11·641	·5434	·2717	42
43	11·362	·5544	·2772	43
44	11·080	·5654	·2827	44
45	10·795	·5766	·2883	45
46	10·504	·5880	·2940	46
47	10·208	·5996	·2998	47
48	9·904	·6115	·3058	48
49	9·595	·6237	·3118	49
50	9·281	·6360	·3180	50
51	8·965	·6484	·3242	51
52	8·649	·6608	·3304	52
53	8·333	·6732	·3366	53
54	8·020	·6855	·3427	54

TABLE 116.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	7·707	·6977	·3489	55
56	7·398	·7098	·3549	56
57	7·091	·7219	·3609	57
58	6·787	·7338	·3669	58
59	6·490	·7455	·3727	59
60	6·198	·7569	·3785	60
61	5·915	·7680	·3840	61
62	5·640	·7788	·3894	62
63	5·375	·7892	·3946	63
64	5·122	·7991	·3995	64
65	4·878	·8087	·4044	65
66	4·643	·8179	·4089	66
67	4·417	·8268	·4134	67
68	4·196	·8354	·4177	68
69	3·978	·8440	·4220	69
70	3·762	·8525	·4262	70
71	3·548	·8608	·4304	71
72	3·337	·8691	·4346	72
73	3·132	·8772	·4386	73
74	2·933	·8850	·4425	74
75	2·743	·8924	·4462	75
76	2·566	·8994	·4497	76
77	2·404	·9057	·4529	77
78	2·255	·9115	·4558	78
79	2·124	·9167	·4583	79
80	2·013	·9211	·4605	80
81	1·918	·9248	·4624	81
82	1·837	·9280	·4640	82
83	1·762	·9309	·4654	83
84	1·686	·9339	·4669	84
85	1·601	·9372	·4686	85
86	1·505	·9410	·4705	86
87	1·394	·9453	·4727	87
88	1·277	·9499	·4750	88
89	1·160	·9545	·4772	89
90	1·047	·9589	·4795	90
91	·936	·9633	·4817	91
92	·833	·9673	·4837	92
93	·731	·9713	·4857	93
94	·630	·9753	·4876	94
95	·544	·9787	·4893	95
96	·436	·9829	·4915	96
97	·330	·9871	·4935	97
98	...	...	...	98
99	...	...	...	99
100	...	...	...	100

4 PER CENT. TABLE 117. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCES.

Continuous Values of Annuities and Premiums.

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
16	53391	1061222	20·373	·2009	·00986	16
17	51219	1010003	20·216	·2071	·01025	17
18	49122	960881	20·058	·2133	·01063	18
19	47098	913783	19·899	·2196	·01103	19
20	45140	868643	19·740	·2258	·01144	20
21	43251	825392	19·581	·2320	·01185	21
22	41430	783962	19·419	·2384	·01227	22
23	39675	744287	19·255	·2448	·01271	23
24	37988	706299	19·089	·2513	·01316	24
25	36367	669932	18·917	·2581	·01364	25
26	34810	635122	18·741	·2650	·01414	26
27	33317	601805	18·559	·2721	·01466	27
28	31885	569920	18·370	·2795	·01522	28
29	30511	539409	18·176	·2871	·01580	29
30	29192	510217	17·974	·2950	·01642	30
31	27924	482293	17·768	·3031	·01706	31
32	26705	455588	17·556	·3114	·01774	32
33	25535	430053	17·338	·3200	·01846	33
34	24408	405645	17·115	·3287	·01921	34
35	23325	382320	16·887	·3377	·02000	35
36	22283	360037	16·653	·3469	·02083	36
37	21281	338756	16·414	·3562	·02170	37
38	20317	318439	16·170	·3658	·02262	38
39	19388	299051	15·920	·3756	·02359	39
40	18495	280556	15·666	·3856	·02462	40
41	17634	262922	15·406	·3958	·02569	41
42	16805	246117	15·142	·4061	·02682	42
43	16007	230110	14·872	·4167	·02802	43
44	15239	214871	14·596	·4275	·02929	44
45	14500	200371	14·314	·4386	·03064	45
46	13791	186580	14·025	·4499	·03208	46
47	13108	173472	13·730	·4615	·03361	47
48	12452	161020	13·428	·4733	·03525	48
49	11819	149201	13·120	·4854	·03700	49
50	11209	137992	12·807	·4977	·03886	50
51	10618	127374	12·492	·5101	·04083	51
52	10046	117328	12·175	·5225	·04292	52
53	9490·7	107837·9	11·858	·5349	·04511	53
54	8952·8	98885·1	11·540	·5474	·04743	54

TABLE 117.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. A_x	Annual. $\bar{P}_x$	Age x
55	8432·2	90452·9	11·222	·5599	·04989	55
56	7929·4	82523·5	10·902	·5724	·05250	56
57	7444·7	75078·8	10·580	·5850	·05530	57
58	6978·5	68100·3	10·254	·5978	·05830	58
59	6529·8	61570·5	9·923	·6108	·06156	59
60	6097·8	55472·7	9·591	·6238	·06504	60
61	5681·3	49791·4	9·258	·6369	·06879	61
62	5279·5	44511·9	8·925	·6499	·07282	62
63	4891·0	39620·9	8·595	·6629	·07712	63
64	4516·0	35104·9	8·267	·6758	·08174	64
65	4153·6	30951·3	7·945	·6884	·08664	65
66	3804·0	27147·3	7·629	·7008	·09186	66
67	3467·9	23679·4	7·320	·7129	·09739	67
68	3146·0	20533·4	7·019	·7247	·10325	68
69	2839·2	17694·2	6·723	·7363	·10952	69
70	2548·5	15145·7	6·434	·7477	·11620	70
71	2274·8	12870·9	6·148	·7589	·12344	71
72	2018·6	10852·3	5·866	·7699	·13125	72
73	1780·0	9072·3	5·586	·7809	·13980	73
74	1558·4	7513·9	5·311	·7917	·14907	74
75	1353·4	6160·5	5·040	·8023	·15919	75
76	1164·5	4996·0	4·777	·8126	·17011	76
77	991·56	4004·43	4·524	·8226	·18182	77
78	834·43	3170·00	4·284	·8320	·19420	78
79	693·51	2476·49	4·055	·8410	·20738	79
80	568·76	1907·73	3·837	·8495	·22140	80
81	460·08	1447·65	3·629	·8577	·23634	81
82	366·74	1080·91	3·428	·8656	·25249	82
83	287·69	793·22	3·236	·8731	·26980	83
84	221·80	571·42	3·054	·8802	·28822	84
85	167·78	403·64	2·882	·8870	·30776	85
86	124·36	279·28	2·720	·8933	·32843	86
87	90·20	189·08	2·568	·8993	·35018	87
88	64·10	124·98	2·421	·9051	·37383	88
89	44·59	80·39	2·272	·9109	·40092	89
90	30·39	50·00	2·112	·9172	·43427	90
91	20·23	29·77	1·936	·9241	·47731	91
92	13·09	16·68	1·736	·9319	·53682	92
93	8·10	8·58	1·517	·9405	·61998	93
94	4·69	3·89	1·281	·9498	·74142	94
95	2·43	1·46	1·040	·9592	·92232	95
96	1·07	·39	·787	·9691	1·23139	96
97	·33	·06	·595	·9767	1·64151	97
98	·06	·00	·415	·9837	2·37036	98
99	...	..	...	...	...	99
100	...	..	...	...	..	100

4 PER CENT. TABLE 118. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	16·33	3·14	2·86	2·88	9·90	35·11	16
17	16·19	3·23	2·96	3·00	10·32	35·71	17
18	16·07	3·31	3·07	3·13	10·76	36·34	18
19	15·98	3·40	3·17	3·27	11·22	37·04	19
20	15·93	3·49	3·28	3·40	11·71	37·80	20
21	15·91	3·57	3·39	3·53	12·21	38·62	21
22	15·92	3·66	3·50	3·67	12·74	39·49	22
23	15·96	3·74	3·60	3·80	13·29	40·40	23
24	16·02	3·83	3·71	3·94	13·85	41·36	24
25	16·08	3·92	3·83	4·08	14·44	42·35	25
26	16·15	4·01	3·94	4·23	15·05	43·38	26
27	16·23	4·10	4·06	4·38	15·67	44·45	27
28	16·31	4·20	4·18	4·54	16·33	45·56	28
29	16·39	4·30	4·30	4·70	17·01	46·71	29
30	16·48	4·41	4·43	4·87	17·72	47·90	30
31	16·56	4·51	4·57	5·04	18·45	49·14	31
32	16·65	4·62	4·70	5·22	19·22	50·42	32
33	16·73	4·74	4·85	5·40	20·02	51·74	33
34	16·82	4·86	5·00	5·59	20·85	53·11	34
35	16·91	4·97	5·15	5·80	21·71	54·54	35
36	17·00	5·09	5·31	6·01	22·60	56·01	36
37	17·09	5·22	5·47	6·23	23·53	57·53	37
38	17·17	5·34	5·64	6·45	24·50	59·10	38
39	17·25	5·46	5·81	6·68	25·50	60·71	39
40	17·32	5·59	5·98	6·93	26·54	62·37	40
41	17·38	5·72	6·16	7·18	27·63	64·07	41
42	17·44	5·84	6·35	7·44	28·75	65·82	42
43	17·49	5·97	6·54	7·71	29·91	67·62	43
44	17·53	6·10	6·73	7·99	31·13	69·48	44
45	17·56	6·23	6·93	8·28	32·40	71·40	45
46	17·58	6·37	7·14	8·58	33·73	73·39	46
47	17·60	6·50	7·35	8·90	35·11	75·46	47
48	17·60	6·64	7·57	9·23	36·55	77·58	48
49	17·58	6·78	7·79	9·57	38·06	79·78	49
50	17·55	6·91	8·02	9·92	39·64	82·04	50
51	17·51	7·04	8·26	10·29	41·28	84·37	51
52	17·45	7·16	8·50	10·67	42·98	86·76	52
53	17·38	7·28	8·74	11·07	44·75	89·22	53
54	17·29	7·40	8·99	11·48	46·58	91·75	54

TABLE 118.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	17·19	7·52	9·24	11·90	48·49	94·35	55
56	17·07	7·63	9·49	12·33	50·48	97·00	56
57	16·92	7·74	9·73	12·77	52·57	99·73	57
58	16·75	7·84	9·96	13·21	54·75	102·51	58
59	16·55	7·93	10·18	13·65	57·05	105·35	59
60	16·32	8·00	10·39	14·08	59·46	108·25	60
61	16·05	8·06	10·58	14·50	61·98	111·18	61
62	15·75	8·10	10·76	14·92	64·61	114·14	62
63	15·42	8·11	10·91	15·31	67·32	117·08	63
64	15·05	8·11	11·04	15·68	70·08	119·96	64
65	14·64	8·08	11·15	16·03	72·88	122·78	65
66	14·19	8·02	11·23	16·35	75·72	125·51	66
67	13·70	7·94	11·27	16·63	78·57	128·12	67
68	13·17	7·83	11·27	16·86	81·44	130·57	68
69	12·60	7·68	11·20	16·99	84·29	132·77	69
70	12·00	7·49	11·08	17·03	87·05	134·65	70
71	11·38	7·27	10·88	16·95	89·65	136·12	71
72	10·76	7·01	10·60	16·74	91·99	137·10	72
73	10·12	6·73	10·27	16·39	94·01	137·52	73
74	9·49	6·42	9·89	15·95	95·63	137·38	74
75	8·85	6·10	9·46	15·39	96·85	136·65	75
76	8·21	5·76	8·99	14·76	97·65	135·37	76
77	7·58	5·41	8·48	14·04	98·07	133·58	77
78	6·96	5·06	7·94	13·28	98·13	131·36	78
79	6·37	4·70	7·36	12·48	97·80	128·70	79
80	5·81	4·33	6·79	11·66	97·03	125·62	80
81	5·29	3·97	6·24	10·81	95·75	122·06	81
82	4·81	3·62	5·73	9·98	93·89	118·03	82
83	4·36	3·30	5·28	9·16	91·52	113·62	83
84	3·94	3·02	4·89	8·39	88·76	109·00	84
85	3·54	2·77	4·56	7·71	85·79	104·37	85
86	3·18	2·55	4·27	7·11	82·73	99·84	86
87	2·87	2·38	4·01	6·59	79·63	95·48	87
88	2·63	2·22	3·77	6·16	76·25	91·03	88
89	2·47	2·09	3·54	5·79	72·39	86·27	89
90	2·30	1·94	3·30	5·39	67·88	80·81	90
91	2·12	1·78	3·03	4·95	62·57	74·45	91
92	1·90	1·61	2·73	4·45	56·30	66·99	92
93	1·67	1·41	2·39	3·91	49·42	58·80	93
94	1·42	1·20	2·04	3·34	42·17	50·17	94
95	1·17	1·00	1·68	2·76	34·82	41·44	95
96	·93	·79	1·33	2·20	27·55	32·80	96
97	·72	·63	1·05	1·76	21·76	25·92	97
98	·47	·47	·78	1·40	15·57	18·68	98
99	...	...	...	...	...	...	99
100	...	...	...	...	..	...	100

4 PER CENT. TABLE 119. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP A. H. J.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
16	872106	1039849	1192414	153941	528470	16
17	829434	994668	1146343	153941	528470	17
18	789508	952233	1102905	153941	528470	18
19	752665	912793	1062310	153748	528470	19
20	718914	876321	1024501	153334	528470	20
21	688072	842608	989241	152760	528293	21
22	659711	811241	956139	151955	527912	22
23	633317	781806	924839	150901	527264	23
24	608471	753932	895024	149697	526332	24
25	584869	727356	866478	148433	525143	25
26	562347	701916	839046	147187	523755	26
27	540790	677498	812653	145961	522223	27
28	520094	654031	787231	144723	520625	28
29	500195	631449	762716	143443	518941	29
30	481006	609633	738990	142130	517180	30
31	462477	588534	716006	140759	515325	31
32	444563	568080	693695	139340	513358	32
33	427250	548260	672047	137903	511217	33
34	410524	529037	651001	136531	508895	34
35	394370	510378	630505	135194	506390	35
36	378753	492253	610534	133871	503700	36
37	363596	474592	591000	132522	500825	37
38	348853	457333	571849	131107	497769	38
39	334444	440384	552995	129638	494474	39
40	320356	423720	534400	128123	490933	40
41	306559	407340	516052	126552	487140	41
42	293063	391244	497959	124968	483095	42
43	279893	375466	480148	123360	478847	43
44	267070	360050	462655	121720	474427	44
45	254598	344992	445500	120056	469848	45
46	242465	330285	428700	118359	465111	46
47	230647	315912	412229	116625	460230	47
48	219098	301795	396004	114861	455171	48
49	207791	287880	379954	113065	449882	49
50	196718	274137	364036	111211	444288	50
51	185874	260577	348239	109269	438277	51
52	175267	247202	332561	107224	431760	52
53	164907	234030	317006	105057	424690	53
54	154804	221078	301584	102771	417048	54

TABLE 119.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	144950	208357	286291	100347	408889	55
56	135342	195862	271106	97787	400295	56
57	125983	183599	256031	95067	391343	57
58	116886	171582	241088	92176	382081	58
59	108056	159815	226290	89105	372508	59
60	99498·3	148285	211636	85849	362568	60
61	91204·2	136989	197120	82405	352149	61
62	83174·3	125919	182725	78763	341101	62
63	75418·6	115104	168484	74905	329249	63
64	67958·6	104574	154443	70838	316473	64
65	60810·8	94362·6	140663	66593	302723	65
66	53991·8	84517·7	127216	62196	288031	66
67	47528·0	75074·5	114150	57677	272491	67
68	41444·5	66076·4	101517	53031	256220	68
69	35784·1	57590·3	89404·3	48256·7	239311	69
70	30592·2	49685·3	77914·3	43403·7	221851	70
71	25898·7	42428·1	67166·3	38543·7	203937	71
72	21712·5	35861·4	57266·9	33774·1	185695	72
73	18018·5	29991·2	48273·8	29169·2	167331	73
74	14784·0	24792·6	40199·2	24847·8	149034	74
75	11974·6	20231·0	33030·2	20840·8	131075	75
76	9559·24	16271·7	26737·3	17187·7	113721	76
77	7512·74	12882·8	21288·9	13924·0	97245·1	77
78	5807·04	10028·5	16651·4	11080·5	81879·1	78
79	4415·84	7671·73	12776·8	8654·6	67823·1	79
80	3304·44	5767·13	9629·18	6628·22	55189·1	80
81	2433·62	4260·63	7130·78	4975·62	44051·1	81
82	1763·20	3092·63	5193·78	3658·02	34432·8	82
83	1254·19	2204·55	3723·18	2634·92	26329·5	83
84	873·73	1542·75	2627·58	1861·72	19687·5	84
85	594·72	1058·76	1823·37	1293·23	14393·7	85
86	395·88	713·38	1243·90	883·70	10288·3	86
87	259·17	473·45	834·96	594·77	7183·32	87
88	168·65	311·02	552·56	394·57	4887·92	88
89	110·26	203·34	361·25	257·98	3228·02	89
90	69·98	129·06	229·29	163·74	2063·22	90
91	42·79	78·92	140·22	100·12	1266·07	91
92	24·90	45·93	81·61	58·27	736·86	92
93	13·53	24·96	44·35	31·67	400·44	93
94	6·67	12·31	21·88	15·63	197·55	94
95	2·86	5·28	9·38	6·72	84·73	95
96	·99	1·83	3·25	2·34	29·36	96
97	·24	·45	·80	·59	7·27	97
98	·03	·06	·11	·09	1·00	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

4 PER CENT. TABLE 120. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	19·36	3·79	3·37	3·39	11·95	41·86	16
17	19·24	3·89	3·49	3·53	12·46	42·61	17
18	19·13	4·01	3·61	3·68	12·99	43·43	18
19	19·06	4·13	3·75	3·83	13·55	44·32	19
20	19·03	4·24	3·88	3·99	14·13	45·27	20
21	19·04	4·35	4·01	4·14	14·74	46·28	21
22	19·09	4·46	4·14	4·30	15·37	47·35	22
23	19·15	4·57	4·27	4·46	16·03	48·48	23
24	19·23	4·68	4·40	4·63	16·72	49·65	24
25	19·31	4·79	4·54	4·80	17·44	50·88	25
26	19·39	4·91	4·69	4·98	18·19	52·16	26
27	19·48	5·03	4·84	5·16	18·97	53·49	27
28	19·58	5·16	4·99	5·35	19·79	54·87	28
29	19·68	5·29	5·15	5·54	20·63	56·30	29
30	19·79	5·42	5·31	5·74	21·51	57·78	30
31	19·89	5·56	5·47	5·95	22·43	59·31	31
32	19·99	5·70	5·64	6·16	23·39	60·88	32
33	20·08	5·83	5·80	6·38	24·38	62·47	33
34	20·16	5·96	5·97	6·61	25·40	64·10	34
35	20·22	6·10	6·15	6·84	26·45	65·77	35
36	20·28	6·23	6·33	7·08	27·54	67·47	36
37	20·32	6·37	6·52	7·33	28·68	69·22	37
38	20·36	6·50	6·71	7·59	29·86	71·02	38
39	20·40	6·64	6·90	7·86	31·09	72·89	39
40	20·43	6·79	7·10	8·14	32·38	74·84	40
41	20·46	6·93	7·31	8·42	33·74	76·85	41
42	20·48	7·08	7·52	8·71	35·15	78·93	42
43	20·48	7·23	7·74	9·00	36·62	81·06	43
44	20·48	7·37	7·96	9·31	38·15	83·25	44
45	20·45	7·50	8·18	9·64	39·73	85·50	45
46	20·41	7·63	8·40	9·98	41·37	87·79	46
47	20·35	7·75	8·62	10·35	43·06	90·14	47
48	20·28	7·88	8·84	10·74	44·79	92·53	48
49	20·20	7·99	9·06	11·15	46·58	94·98	49
50	20·09	8·11	9·28	11·57	48·43	97·49	50
51	19·96	8·23	9·51	12·00	50·37	100·07	51
52	19·81	8·36	9·76	12·41	52·40	102·74	52
53	19·65	8·48	10·03	12·85	54·55	105·55	53
54	19·46	8·61	10·30	13·28	56·82	108·47	54

TABLE 120.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	19·25	8·73	10·57	13·74	59·21	111·50	55
56	19·00	8·83	10·84	14·22	61·69	114·59	56
57	18·72	8·91	11·09	14·72	64·27	117·71	57
58	18·39	8·97	11·32	15·23	66·93	120·84	58
59	18·03	9·00	11·52	15·75	69·67	123·97	59
60	17·63	9·00	11·68	16·29	72·51	127·11	60
61	17·19	8·97	11·81	16·82	75·45	130·25	61
62	16·71	8·92	11·90	17·32	78·52	133·37	62
63	16·19	8·84	11·95	17·77	81·71	136·46	63
64	15·64	8·73	11·96	18·14	85·01	139·49	64
65	15·06	8·60	11·95	18·44	88·43	142·48	65
66	14·48	8·47	11·89	18·67	91·88	145·39	66
67	13·90	8·31	11·81	18·83	95·30	148·15	67
68	13·30	8·15	11·69	18·92	98·60	150·66	68
69	12·68	7·94	11·51	18·96	101·69	152·78	69
70	12·00	7·69	11·26	18·89	104·50	154·33	70
71	11·25	7·38	10·93	18·68	106·93	155·17	71
72	10·46	7·02	10·52	18·32	108·88	155·19	72
73	9·64	6·63	10·05	17·79	110·25	154·35	73
74	8·83	6·24	9·54	17·13	111·03	152·76	74
75	8·04	5·84	9·00	16·38	111·28	150·54	75
76	7·29	5·45	8·44	15·53	111·10	147·82	76
77	6·58	5·06	7·88	14·67	110·56	144·75	77
78	5·93	4·66	7·31	13·82	109·69	141·41	78
79	5·35	4·26	6·76	13·01	108·40	137·78	79
80	4·87	3·84	6·27	12·24	106·60	133·82	80
81	4·50	3·44	5·85	11·47	104·17	129·42	81
82	4·21	3·05	5·53	10·73	101·07	124·59	82
83	3·98	2·71	5·22	10·03	97·53	119·47	83
84	3·75	2·45	4·93	9·36	93·79	114·29	84
85	3·55	2·25	4·66	8·76	90·22	109·43	85
86	3·35	2·10	4·40	8·21	87·05	105·11	86
87	3·17	1·99	4·16	7·76	84·34	101·42	87
88	2·99	1·87	3·92	7·33	81·75	97·87	88
89	2·81	1·76	3·69	6·88	78·82	93·96	89
90	2·62	1·64	3·43	6·41	74·93	89·03	90
91	2·40	1·51	3·15	5·88	68·83	81·78	91
92	2·16	1·36	2·84	5·30	61·93	73·58	92
93	1·90	1·19	2·49	4·65	54·36	64·59	93
94	1·62	1·01	2·13	3·97	46·38	55·11	94
95	1·34	·83	1·76	3·28	38·31	45·51	95
96	1·06	·66	1·39	2·59	30·31	36·01	96
97	·84	·51	1·11	2·03	23·95	28·43	97
98	·62	·31	·78	1·56	17·12	20·39	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

4 PER CENT. TABLE 121. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP B. C. D.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12'12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1033910	1236081	1415910	180944	638159	16
17	985277	1184623	1363354	180944	638159	17
18	939883	1136671	1314198	180944	638159	18
19	897845	1092228	1268697	180607	638111	19
20	859160	1050685	1225724	180007	637881	20
21	823635	1011934	1185206	179168	637439	21
22	790702	975573	1146897	178110	636804	22
23	759768	941151	1110408	176975	635993	23
24	730341	908229	1075430	175809	635100	24
25	702130	876524	1041718	174619	634171	25
26	675017	845996	1009197	173375	633210	26
27	649066	816742	977934	172047	632154	27
28	624263	788745	947949	170645	630948	28
29	600527	761921	919067	169178	629576	29
30	577697	736017	891044	167656	628054	30
31	555542	710807	863607	166114	626398	31
32	533941	686066	836572	164558	624541	32
33	512789	661676	809858	162965	622400	33
34	492043	637635	783470	161317	619904	34
35	471714	613965	757462	159599	617017	35
36	451834	590711	731837	157844	613779	36
37	432475	567954	706685	156080	610273	37
38	413677	545767	682086	154251	606613	38
39	395458	524213	658071	152385	602843	39
40	377828	503308	634685	150453	598942	40
41	360744	482973	611840	148449	594896	41
42	344114	463090	589444	146314	590644	42
43	327877	443556	567368	144100	586150	43
44	312009	424298	545533	141866	581340	44
45	296519	405315	523919	139696	576152	45
46	281444	386677	502552	137645	570524	46
47	266802	368445	481470	135709	564393	47
48	252570	350636	460709	133806	557724	48
49	238716	333203	440267	131816	550530	49
50	225180	316122	420147	129676	542852	50
51	211947	299376	400401	127287	534790	51
52	199037	282975	381056	124674	526404	52
53	186460	266942	362093	121872	517733	53
54	174227	251280	343463	118930	508718	54

TABLE 121.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	162323	235909	325042	115872	499247	55
56	150703	220732	306668	112748	489189	56
57	139362	205726	288281	109552	478470	57
58	128355	190941	269928	106265	467059	58
59	117709	176454	251667	102883	454961	59
60	107466	162336	233587	99354	442169	60
61	97641·5	148632	215745	95581	428689	61
62	88214·8	135322	198151	91457	414519	62
63	79193·5	122433	180881	86913	399617	63
64	70619·6	110051	164081	81935	383917	64
65	62566·4	98302·6	147918	76590	367286	65
66	55083·3	87280·6	132534	70991	349517	66
67	48194·4	77027·6	118001	65278	330482	67
68	41853·1	67481·0	104264	59539	310186	68
69	35995·4	58543·2	91226·8	53822·2	288728	69
70	30571·9	50167·1	78861·8	48145·2	266316	70
71	25591·7	42375·1	67231·8	42519·2	243241	71
72	21105·3	35272·3	56500·8	36992·2	219771	72
73	17153·3	28956·3	46838·1	31675·9	196228	73
74	13753·7	23472·6	38333·2	26697·8	173029	74
75	10883·2	18788·8	30969·4	22152·6	150607	75
76	8491·85	14842·0	24676·5	18090·5	129376	76
77	6526·05	11547·8	19358·4	14542·6	109633	77
78	4947·05	8839·39	14937·9	11534·6	91529·5	78
79	3712·15	6664·09	11353·1	9025·2	75172·5	79
80	2771·52	4958·59	8522·97	6955·33	60630·5	80
81	2068·61	3649·29	6340·27	5277·03	47926·5	81
82	1543·40	2661·60	4689·17	3936·13	37066·5	82
83	1143·77	1924·38	3426·97	2884·73	28058·1	83
84	832·69	1375·93	2469·84	2076·46	20803·4	84
85	594·87	972·17	1753·65	1468·35	15136·7	85
86	416·57	677·92	1225·16	1021·04	10826·2	86
87	285·64	464·84	840·07	700·08	7608·04	87
88	191·50	311·64	563·20	469·35	5240·44	88
89	125·20	203·74	368·21	306·84	3515·14	89
90	79·47	129·31	233·71	194·74	2277·34	90
91	48·60	79·08	142·92	119·10	1392·67	91
92	28·29	46·02	83·18	69·31	810·54	92
93	15·38	25·01	45·20	37·67	440·48	93
94	7·59	12·34	22·30	18·58	217·31	94
95	3·26	5·29	9·56	7·97	93·21	95
96	1·13	1·83	3·31	2·76	32·30	96
97	·28	·45	·82	·68	8·00	97
98	·04	·06	·11	·10	1·10	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

4 PER CENT. TABLE 122. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	23·32	4·45	4·00	4·10	13·69	49·55	16
17	23·08	4·53	4·10	4·27	14·28	50·26	17
18	22·87	4·62	4·21	4·45	14·88	51·03	18
19	22·69	4·71	4·32	4·63	15·52	51·88	19
20	22·56	4·81	4·45	4·81	16·19	52·82	20
21	22·48	4·91	4·57	4·98	16·89	53·84	21
22	22·45	5·02	4·71	5·16	17·61	54·95	22
23	22·46	5·13	4·86	5·35	18·36	56·15	23
24	22·50	5·24	5·00	5·54	19·14	57·42	24
25	22·56	5·36	5·15	5·74	19·93	58·74	25
26	22·64	5·48	5·31	5·95	20·75	60·12	26
27	22·71	5·60	5·46	6·16	21·59	61·53	27
28	22·78	5·73	5·63	6·38	22·45	62·98	28
29	22·85	5·86	5·80	6·61	23·35	64·46	29
30	22·90	6·00	5·97	6·84	24·28	65·99	30
31	22·94	6·13	6·15	7·08	25·26	67·56	31
32	22·98	6·27	6·34	7·34	26·27	69·20	32
33	23·01	6·41	6·53	7·61	27·34	70·90	33
34	23·04	6·54	6·73	7·89	28·47	72·67	34
35	23·06	6·68	6·94	8·18	29·65	74·51	35
36	23·07	6·82	7·14	8·48	30·89	76·40	36
37	23·07	6·96	7·34	8·79	32·18	78·35	37
38	23·07	7·10	7·55	9·09	33·53	80·34	38
39	23·05	7·23	7·75	9·39	34·94	82·37	39
40	23·03	7·36	7·95	9·69	36·40	84·43	40
41	23·00	7·49	8·16	9·99	37·91	86·55	41
42	22·96	7·62	8·37	10·29	39·48	88·73	42
43	22·92	7·76	8·59	10·60	41·12	90·98	43
44	22·86	7·89	8·81	10·92	42·84	93·32	44
45	22·79	8·02	9·04	11·25	44·64	95·75	45
46	22·70	8·15	9·29	11·60	46·53	98·27	46
47	22·60	8·28	9·53	11·97	48·51	100·89	47
48	22·49	8·42	9·79	12·37	50·58	103·64	48
49	22·37	8·56	10·05	12·79	52·75	106·52	49
50	22·24	8·71	10·33	13·25	55·02	109·54	50
51	22·10	8·86	10·62	13·72	57·40	112·71	51
52	21·97	9·02	10·91	14·23	59·90	116·03	52
53	21·82	9·18	11·21	14·75	62·52	119·48	53
54	21·65	9·34	11·50	15·30	65·27	123·06	54

TABLE 122.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	21·46	9·49	11·79	15·85	68·13	126·72	55
56	21·22	9·63	12·08	16·44	71·11	130·48	56
57	20·92	9·76	12·36	17·05	74·22	134·31	57
58	20·56	9·87	12·63	17·66	77·46	138·17	58
59	20·13	9·95	12·89	18·26	80·82	142·05	59
60	19·62	9·99	13·13	18·84	84·30	145·89	60
61	19·05	9·99	13·34	19·37	87·91	149·66	61
62	18·42	9·93	13·51	19·82	91·63	153·32	62
63	17·75	9·83	13·62	20·20	95·47	156·87	63
64	17·04	9·68	13·67	20·49	99·38	160·26	64
65	16·31	9·49	13·66	20·69	103·33	163·48	65
66	15·56	9·26	13·59	20·82	107·25	166·49	66
67	14·80	9·00	13·43	20·88	111·06	169·17	67
68	14·02	8·71	13·19	20·85	114·70	171·47	68
69	13·23	8·38	12·85	20·71	118·11	173·28	69
70	12·41	8·02	12·41	20·39	121·28	174·51	70
71	11·61	7·62	11·88	19·84	124·19	175·14	71
72	10·82	7·20	11·29	19·04	126·79	175·13	72
73	10·06	6·75	10·65	17·99	128·99	174·45	73
74	9·37	6·32	10·01	16·75	130·76	173·22	74
75	8·75	5·92	9·40	15·45	132·02	171·54	75
76	8·20	5·54	8·83	14·20	132·71	169·49	76
77	7·73	5·21	8·32	13·07	132·81	167·14	77
78	7·31	4·90	7·87	12·13	132·30	164·50	78
79	6·92	4·60	7·45	11·39	131·08	161·43	79
80	6·55	4·31	7·04	10·78	129·13	157·82	80
81	6·19	4·03	6·66	10·20	126·40	153·49	81
82	5·85	3·75	6·30	9·64	122·84	148·38	82
83	5·53	3·47	5·95	9·10	118·55	142·60	83
84	5·22	3·18	5·62	8·60	113·65	136·27	84
85	4·93	2·90	5·31	8·12	108·35	129·61	85
86	4·66	2·65	5·01	7·67	102·88	122·87	86
87	4·41	2·46	4·74	7·25	97·50	116·35	87
88	4·16	2·30	4·47	6·84	92·06	109·83	88
89	3·91	2·16	4·20	6·43	86·52	103·21	89
90	3·64	2·01	3·91	5·99	80·57	96·12	90
91	3·34	1·85	3·59	5·50	74·01	88·29	91
92	3·00	1·66	3·23	4·95	66·59	79·44	92
93	2·64	1·46	2·84	4·34	58·45	69·73	93
94	2·25	1·25	2·42	3·71	49·87	59·50	94
95	1·86	1·03	2·00	3·07	41·19	49·14	95
96	1·46	·82	1·59	2·43	32·59	38·89	96
97	1·14	·66	1·26	1·95	25·74	30·74	97
98	·78	·47	·93	1·40	18·52	22·10	98
99	...	...	...	...	...	...	99
100	...	...	...	...	...	...	100

4 PER CENT. TABLE 123. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

OCCUPATION GROUP E. F

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	1244846	1482372	1695616	218885	731141	16
17	1182303	1414391	1624235	218885	731141	17
18	1123366	1350238	1556871	218786	731141	18
19	1068630	1290500	1494103	218208	731093	19
20	1018326	1235355	1436052	217103	730908	20
21	972241	1184586	1382499	215601	730510	21
22	929996	1137768	1333016	213906	729791	22
23	891074	1094427	1287040	212121	728656	23
24	854776	1053819	1243792	210375	727025	24
25	820543	1015349	1202683	208702	724907	25
26	788022	978701	1163402	206995	722309	26
27	756759	943419	1125464	205258	719312	27
28	726480	909229	1088634	203465	715988	28
29	697068	875949	1052765	201594	712463	29
30	668448	843509	1017788	199685	708852	30
31	640668	811931	983699	197771	705226	31
32	613715	781155	950438	195941	701649	32
33	587576	751177	918006	194190	698176	33
34	562312	722068	886401	192516	694806	34
35	537855	693770	855549	190846	691513	35
36	514099	666139	825273	189045	688253	36
37	491037	639158	795482	187021	684899	37
38	468663	612812	766184	184733	681323	38
39	446950	587090	737386	182133	677433	39
40	425912	562019	709133	179256	673134	40
41	405577	537675	681556	176186	668439	41
42	385900	514022	654684	172967	663429	42
43	366842	490995	628459	169686	658181	43
44	348381	468583	602876	166421	652777	44
45	330468	446731	577888	163210	647277	45
46	313074	425434	553480	160028	641649	46
47	296254	404795	529749	156949	635827	47
48	280003	384813	506688	154011	629797	48
49	264329	365500	484317	151197	623440	49
50	249239	346865	462643	148458	616695	50
51	234708	328843	441566	145742	609505	51
52	220672	311326	420920	142943	601770	52
53	207080	294238	400590	140015	593401	53
54	193843	277461	380430	136944	584331	54

TABLE 123.—*continued.*

Age x	First Three Months. K^{3}_{x}	First Six Months. K^{6}_{x}	First Twelve Months. K^{12}_{x}	Second Twelve Months. $K^{12\|12}_{x}$	After Two Years. $K^{24\|All}_{x}$	Age x
55	180914	260935	360367	133730	574468	55
56	168231	244605	340365	130385	563862	56
57	155752	228408	320403	126912	552559	57
58	143483	212333	300479	123214	540528	58
59	131453	196421	280611	119224	527708	59
60	119671	180606	260694	114901	514026	60
61	108234	164971	240774	110062	499427	61
62	97251·7	149700	221011	104667	483778	62
63	86797·7	134895	201510	98807	466930	63
64	76940·3	120652	182402	92532	448776	64
65	67739·3	107140	163900	85961	429182	65
66	59206·5	94429·0	146119	79210	407993	66
67	51336·5	82541·0	129122	72393	385161	67
68	44119·7	71511·0	113000	65589	360847	68
69	37547·2	61338·0	97816·0	58802	335346	69
70	31639·3	52068·4	83699·0	51962	309077	70
71	26406·0	43748·6	70785·0	45136	282499	71
72	21836·0	36364·8	59153·0	38434	255930	72
73	17912·5	29933·1	48896·0	32016	229598	73
74	14604·6	24461·1	40066·0	26104	203777	74
75	11844·6	19854·3	32572·8	20918·2	178677	75
76	9553·84	16006·9	26289·9	16537·1	154544	76
77	7660·14	12823·6	21075·2	12962·8	131689	77
78	6097·64	10185·3	16751·4	10122·6	110393	78
79	4797·24	7988·64	13151·3	7894·2	90904·5	79
80	3724·34	6177·94	10184·5	6129·2	73445·5	80
81	2849·94	4704·34	7770·34	4690·36	58155·5	81
82	2147·34	3521·94	5832·04	3533·66	45050·5	82
83	1591·31	2588·49	4300·44	2618·26	34105·5	83
84	1158·50	1864·42	3110·74	1906·26	25208·2	84
85	827·62	1314·76	2205·11	1361·99	18178·1	85
86	579·55	909·21	1532·69	953·71	12794·2	86
87	397·38	618·90	1046·41	653·94	8794·35	87
88	266·41	413·79	700·40	438·43	5901·15	88
89	174·17	270·52	457·90	286·63	3858·05	89
90	110·54	171·70	290·63	181·90	2448·75	90
91	67·59	105·00	177·73	111·26	1497·49	91
92	39·33	61·11	103·44	64·76	871·54	92
93	21·37	33·21	56·21	35·20	473·63	93
94	10·54	16·38	27·73	17·37	233·66	94
95	4·52	7·02	11·89	7·46	100·22	95
96	1·56	2·43	4·12	2·59	34·73	96
97	·38	·60	1·02	·65	8·60	97
98	·05	·08	·14	·09	1·19	98
99	...	...	...	...	...	99
100	...	...	...	...	...	100

4 PER CENT. TABLE 124. 4 PER CENT.

AREA 3.—RURAL AND URBAN DISTRICTS COMBINED.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\bar{A}_{xx}$	Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	18·381	·2791	·1395	16
17	18·183	·2868	·1434	17
18	17·985	·2946	·1473	18
19	17·790	·3023	·1511	19
20	17·599	·3098	·1549	20
21	17·408	·3173	·1586	21
22	17·219	·3247	·1623	22
23	17·030	·3321	·1660	23
24	16·838	·3396	·1698	24
25	16·642	·3473	·1736	25
26	16·440	·3552	·1776	26
27	16·232	·3634	·1817	27
28	16·017	·3718	·1859	28
29	15·795	·3805	·1903	29
30	15·566	·3895	·1947	30
31	15·332	·3987	·1993	31
32	15·093	·4080	·2040	32
33	14·849	·4176	·2088	33
34	14·600	·4274	·2137	34
35	14·347	·4373	·2186	35
36	14·087	·4475	·2238	36
37	13·824	·4578	·2289	37
38	13·558	·4682	·2341	38
39	13·287	·4789	·2394	39
40	13·012	·4897	·2448	40
41	12·735	·5005	·2503	41
42	12·454	·5115	·2558	42
43	12·169	·5227	·2614	43
44	11·881	·5340	·2670	44
45	11·587	·5456	·2728	45
46	11·285	·5574	·2787	46
47	10·980	·5694	·2847	47
48	10·666	·5817	·2908	48
49	10·350	·5941	·2970	49
50	10·032	·6065	·3033	50
51	9·714	·6190	·3095	51
52	9·399	·6314	·3157	52
53	9·087	·6436	·3218	53
54	8·779	·6557	·3278	54

TABLE 124.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. $\overline{A}_{xx}$	Death of Wife in Husband's Lifetime. $\overline{A}^{1}_{xx}$	Age x
55	8·475	·6676	·3338	55
56	8·172	·6795	·3397	56
57	7·868	·6914	·3457	57
58	7·564	·7033	·3517	58
59	7·260	·7153	·3576	59
60	6·953	·7273	·3636	60
61	6·649	·7392	·3696	61
62	6·349	·7510	·3755	62
63	6·053	·7626	·3813	63
64	5·763	·7740	·3870	64
65	5·485	7849	·3924	65
66	5·215	·7955	·3977	66
67	4·957	·8056	·4028	67
68	4·709	·8153	·4077	68
69	4·472	·8246	·4123	69
70	4·242	·8336	·4168	70
71	4·019	·8424	·4212	71
72	3·801	·8509	·4255	72
73	3·586	·8593	·4297	73
74	3·374	·8677	·4338	74
75	3·169	·8757	·4379	75
76	2·972	·8834	·4417	76
77	2·785	·8908	·4454	77
78	2·610	·8976	·4488	78
79	2·447	·9040	·4520	79
80	2·295	·9100	·4550	80
81	2·152	·9156	·4578	81
82	2·015	·9210	·4605	82
83	1·886	·9260	·4630	83
84	1·765	·9308	·4654	84
85	1·654	·9351	·4676	85
86	1·551	·9392	·4696	86
87	1·462	·9427	·4713	87
88	1·377	·9460	·4730	88
89	1·296	·9492	·4746	89
90	1·213	·9524	·4762	90
91	1·119	·9561	·4781	91
92	1·009	·9604	·4802	92
93	·882	·9654	·4827	93
94	·743	·9709	·4854	94
95	·600	·9765	·4882	95
96	·447	·9825	·4912	96
97	·370	·9855	·4927	97
98	·330	·9871	·4935	98
99	...	...	...	99
100	...	...	...	100

4 PER CENT. TABLE 125. 4 PER CENT.

WHOLE SOCIETY.

COMMUTATION COLUMNS FOR AND VALUES OF ANNUITIES AND SINGLE AND ANNUAL PREMIUMS FOR LIFE ASSURANCE.

(*Continuous Values of Annuities and Premiums*).

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. A_x	Annual. $\bar{P}_x$	Age x
16	53391	1066157	20·467	·1973	·00964	16
17	51233	1014924	20·306	·2036	·01003	17
18	49150	965774	20·146	·2098	·01042	18
19	47138	918636	19·986	·2161	·01081	19
20	45195	873441	19·823	·2225	·01122	20
21	43320	830121	19·659	·2290	·01164	21
22	41512	788609	19·494	·2354	·01208	22
23	39768	748841	19·327	·2420	·01252	23
24	38089	710752	19·156	·2487	·01298	24
25	36475	674277	18·982	·2555	·01346	25
26	34921	639356	18·805	·2625	·01396	26
27	33430	605926	18·622	·2696	·01448	27
28	31997	573929	18·433	·2770	·01503	28
29	30621	543308	18·239	·2847	·01560	29
30	29299	514009	18·039	·2925	·01621	30
31	28030	485979	17·834	·3005	·01685	31
32	26810	459169	17·623	·3088	·01752	32
33	25637	433532	17·406	·3173	·01823	33
34	24510	409022	17·184	·3260	·01897	34
35	23425	385597	16·957	·3349	·01975	35
36	22383	363214	16·723	·3441	·02058	36
37	21379	341835	16·485	·3534	·02144	37
38	20412	321423	16·242	·3630	·02235	38
39	19481	301942	15·995	·3727	·02330	39
40	18584	283358	15·743	·3825	·02430	40
41	17720	265638	15·487	·3926	·02535	41
42	16888	248750	15·225	·4029	·02646	42
43	16088	232662	14·958	·4133	·02763	43
44	15317	217345	14·686	·4240	·02887	44
45	14576	202769	14·407	·4350	·03019	45
46	13865	188904	14·120	·4462	·03160	46
47	13180	175724	13·828	·4577	·03310	47
48	12522	163202	13·529	·4694	·03470	48
49	11889	151313	13·223	·4814	·03640	49
50	11276	140037	12·915	·4935	·03821	50
51	10685	129352	12·602	·5057	·04013	51
52	10113	119239·8	12·286	·5181	·04217	52
53	9558·9	109680·9	11·969	·5306	·04433	53
54	9023·0	100657·9	11·651	·5430	·04661	54

TABLE 125.—*continued.*

Age x	D_x	N_x	Annuity. $\bar{a}_x$	Premiums for Life Assurance. Single. $\bar{A}_x$	Annual. $\bar{P}_x$	Age x
55	8505·5	92152·4	11·329	·5557	·04905	55
56	8006·3	84146·1	11·005	·5684	·05165	56
57	7524·7	76621·4	10·678	·5812	·05443	57
58	7060·9	69560·5	10·346	·5942	·05744	58
59	6613·5	62947·0	10·013	·6073	·06065	59
60	6181·2	56765·8	9·678	·6204	·06411	60
61	5762·9	51002·9	9·344	·6335	·06780	61
62	5357·7	45645·2	9·013	·6465	·07173	62
63	4965·2	40680·0	8·687	·6593	·07589	63
64	4585·7	36094·3	8·364	·6719	·08034	64
65	4219·7	31874·6	8·047	·6844	·08505	65
66	3867·8	28006·8	7·734	·6967	·09008	66
67	3530·9	24475·9	7·424	·7088	·09548	67
68	3209·7	21266·2	7·118	·7208	·10127	68
69	2904·1	18362·1	6·815	·7327	·10752	69
70	2614·4	15747·7	6·515	·7445	·11427	70
71	2340·5	13407·2	6·219	·7561	·12158	71
72	2082·1	11325·1	5·929	·7675	·12944	72
73	1839·5	9485·6	5·645	·7786	·13792	73
74	1612·7	7872·9	5·371	·7893	·14696	74
75	1401·5	6471·4	5·105	·7998	·15666	75
76	1206·4	5265·0	4·851	·8097	·16692	76
77	1027·6	4237·4	4·609	·8192	·17775	77
78	865·41	3371·99	4·382	·8281	·18899	78
79	720·01	2651·98	4·167	·8366	·20076	79
80	591·37	2060·61	3·967	·8444	·21286	80
81	479·19	1581·42	3·782	·8517	·22519	81
82	382·95	1198·47	3·611	·8584	·23771	82
83	301·72	896·75	3·452	·8646	·25046	83
84	234·42	662·33	3·303	·8705	·26353	84
85	179·61	482·72	3·165	·8759	·27673	85
86	135·71	347·01	3·033	·8810	·29049	86
87	101·11	245·90	2·907	·8860	·30478	87
88	74·24	171·66	2·786	·8907	·31972	88
89	53·71	117·95	2·668	·8954	·33559	89
90	38·22	79·73	2·557	·8997	·35186	90
91	26·80	52·93	2·445	·9041	·36978	91
92	18·48	34·45	2·332	·9085	·38959	92
93	12·56	21·89	2·210	·9133	·41327	93
94	8·39	13·50	2·073	·9187	·44317	94
95	5·52	7·98	1·911	·9250	·48407	95
96	3·54	4·44	1·714	·9328	·54421	96
97	2·18	2·26	1·492	·9415	·63102	97
98	1·28	·98	1·215	·9523	·78381	98
99	·68	·30	·881	·9654	1·09580	99
100	·30	·00	·415	·9837	2·37036	100

4 PER CENT. TABLE 126. 4 PER CENT.

WHOLE SOCIETY.

VALUES OF SICKNESS BENEFITS OF 1 PER WEEK FOR THE WHOLE OF LIFE, IN PERIODS.

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
16	17·92	3·46	3·11	3·16	10·83	38·48	16
17	17·73	3·55	3·22	3·29	11·28	39·07	17
18	17·56	3·65	3·33	3·43	11·76	39·73	18
19	17·44	3·74	3·45	3·57	12·26	40·45	19
20	17·36	3·83	3·56	3·71	12·79	41·25	20
21	17·33	3·92	3·67	3·85	13·34	42·11	21
22	17·35	4·01	3·78	3·99	13·91	43·04	22
23	17·38	4·09	3·90	4·14	14·50	44·02	23
24	17·43	4·18	4·02	4·29	15·12	45·04	24
25	17·50	4·28	4·14	4·44	15·75	46·10	25
26	17·56	4·37	4·26	4·60	16·41	47·20	26
27	17·64	4·47	4·38	4·76	17·10	48·35	27
28	17·71	4·57	4·52	4·93	17·81	49·54	28
29	17·79	4·68	4·65	5·10	18·55	50·77	29
30	17·87	4·78	4·80	5·28	19·32	52·06	30
31	17·95	4·90	4·94	5·47	20·13	53·38	31
32	18·03	5·01	5·09	5·66	20·96	54·76	32
33	18·11	5·12	5·25	5·86	21·83	56·17	33
34	18·19	5·24	5·41	6·07	22·73	57·64	34
35	18·26	5·36	5·57	6·29	23·67	59·15	35
36	18·33	5·49	5·74	6·51	24·64	60·71	36
37	18·40	5·61	5·92	6·74	25·64	62·32	37
38	18·47	5·74	6·09	6·99	26·69	63·98	38
39	18·53	5·87	6·28	7·24	27·78	65·69	39
40	18·58	6·00	6·46	7·50	28·91	67·44	40
41	18·62	6·13	6·65	7·76	30·09	69·25	41
42	18·65	6·27	6·85	8·03	31·31	71·11	42
43	18·68	6·40	7·04	8·32	32·58	73·03	43
44	18·70	6·53	7·25	8·61	33·91	75·01	44
45	18·71	6·67	7·46	8·92	35·30	77·06	45
46	18·71	6·81	7·67	9·24	36·75	79·18	46
47	18·69	6·95	7·89	9·57	38·26	81·36	47
48	18·66	7·08	8·11	9·92	39·82	83·60	48
49	18·62	7·22	8·34	10·27	41·45	85·91	49
50	18·56	7·35	8·58	10·64	43·15	88·28	50
51	18·49	7·48	8·82	11·02	44·91	90·72	51
52	18·40	7·60	9·06	11·42	46·75	93·23	52
53	18·30	7·73	9·31	11·82	48·65	95·81	53
54	18·18	7·85	9·56	12·24	50·62	98·45	54

TABLE 126.—*continued.*

Age x	First Three Months.	Second Three Months.	Second Six Months.	Second Twelve Months.	After Two Years.	All Periods.	Age x
55	18·03	7·96	9·81	12·68	52·67	101·16	55
56	17·86	8·07	10·06	13·13	54·81	103·93	56
57	17·67	8·16	10·30	13·59	57·04	106·75	57
58	17·44	8·25	10·52	14·04	59·36	109·61	58
59	17·18	8·31	10·73	14·49	61·80	112·52	59
60	16·89	8·36	10·93	14·93	64·36	115·48	60
61	16·58	8·39	11·10	15·37	67·04	118·48	61
62	16·23	8·40	11·25	15·78	69·83	121·49	62
63	15·85	8·39	11·38	16·17	72·70	124·49	63
64	15·43	8·36	11·48	16·52	75·63	127·43	64
65	14·97	8·31	11·56	16·84	78·61	130·29	65
66	14·47	8·24	11·60	17·11	81·59	133·02	66
67	13·94	8·14	11·61	17·34	84·55	135·57	67
68	13·35	8·01	11·56	17·49	87·45	137·86	68
69	12·73	7·83	11·45	17·55	90·25	139·82	69
70	12·08	7·61	11·28	17·52	92·89	141·37	70
71	11·42	7·35	11·02	17·36	95·31	142·46	71
72	10·75	7·06	10·70	17·10	97·46	143·07	72
73	10·08	6·75	10·33	16·72	99·31	143·19	73
74	9·42	6·43	9·90	16·25	100·83	142·84	74
75	8·78	6·10	9·44	15·68	102·03	142·03	75
76	8·14	5·77	8·96	15·01	102·91	140·79	76
77	7·52	5·43	8·45	14·30	103·46	139·16	77
78	6·92	5·08	7·93	13·52	103·71	137·17	78
79	6·35	4·74	7·42	12·72	103·64	134·86	79
80	5·82	4·40	6·92	11·92	103·22	132·27	80
81	5·33	4·07	6·44	11·14	102·45	129·43	81
82	4·88	3·77	6·00	10·38	101·32	126·35	82
83	4·47	3·48	5·60	9·66	99·88	123·10	83
84	4·10	3·23	5·25	8·98	98·17	119·73	84
85	3·75	3·00	4·94	8·39	96·21	116·30	85
86	3·44	2·81	4·66	7·90	94·08	112·89	86
87	3·18	2·68	4·41	7·50	91·78	109·54	87
88	2·98	2·56	4·22	7·14	89·40	106·31	88
89	2·85	2·46	4·05	6·85	86·90	103·11	89
90	2·74	2·36	3·88	6·57	84·36	99·91	90
91	2·62	2·26	3·72	6·28	81·35	96·22	91
92	2·50	2·15	3·55	6·00	77·70	91·90	92
93	2·37	2·04	3·37	5·69	73·71	87·18	93
94	2·23	1·92	3·16	5·35	69·27	81·94	94
95	2·06	1·77	2·92	4·94	63·95	75·65	95
96	1·85	1·60	2·63	4·45	57·56	68·08	96
97	1·62	1·40	2·30	3·89	50·36	59·57	97
98	1·32	1·15	1·88	3·18	41·25	48·80	98
99	·97	·87	1·40	2·36	30·59	36·19	99
100	·50	·47	·74	1·25	16·16	19·12	100

4 PER CENT. TABLE 127. 4 PER CENT.

WHOLE SOCIETY.

COMMUTATION COLUMNS K FOR SICKNESS BENEFIT VALUES.

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
16	956860	1141786	1307957	168472	578049	16
17	908220	1090321	1255394	168472	578049	17
18	863108	1042349	1206217	168472	578049	18
19	821954	998163	1160684	168183	578049	19
20	784706	957731	1118636	167629	578003	20
21	750945	920652	1079742	166834	577826	21
22	720031	886303	1043443	165816	577444	22
23	691265	854043	1009110	164638	576794	23
24	664061	823414	976379	163276	575860	24
25	638157	794118	944958	161897	574630	25
26	613353	765994	914729	160469	573167	26
27	589573	739002	885619	159068	571527	27
28	566777	713067	857590	157630	569793	28
29	544835	688057	830546	156189	567978	29
30	523689	663886	804368	154751	566091	30
31	503256	640473	778978	153261	564113	31
32	483464	617748	754307	151753	561975	32
33	464299	595674	730266	150233	559668	33
34	445750	574242	706853	148730	557136	34
35	427779	553420	684018	147244	554405	35
36	410354	533156	661716	145756	551451	36
37	393445	513403	639906	144225	548279	37
38	376983	494122	618515	142658	544874	38
39	360930	475237	597497	141002	541225	39
40	345251	456742	576814	139290	537305	40
41	329953	438613	556453	137530	533131	41
42	315041	420847	536438	135696	528754	42
43	300519	403474	516790	133834	524188	43
44	286407	386504	497529	131934	519463	44
45	272690	369933	478657	130022	514577	45
46	259355	353755	460148	128102	509502	46
47	246377	337939	441966	126169	504216	47
48	233722	322432	424057	124190	498679	48
49	221374	307193	406389	122141	492822	49
50	209321	292199	388928	119999	486593	50
51	197554	277446	371672	117771	479908	51
52	186078	262966	354614	115442	472725	52
53	174899	248749	337762	113014	465016	53
54	164005	234808	321091	110487	456769	54

TABLE 127.—*continued.*

Age x	First Three Months. K_x^3	First Six Months. K_x^6	First Twelve Months. K_x^{12}	Second Twelve Months. $K_x^{12\|12}$	After Two Years. $K_x^{24\|All}$	Age x
55	153387	221106	304568	107859	448017	55
56	143030	207630	288162	105111	438799	56
57	132947	194380	271853	102208	429174	57
58	123143	181361	255656	99124	419158	58
59	113630	168595	239582	95844	408736	59
60	104422	156101	223647	92334	397840	60
61	95528·5	143882	207865	88579	386350	61
62	86942·3	131950	192249	84572	374107	62
63	78673·1	120338	176851	80300	360968	63
64	70740·9	109089	161746	75780	346841	64
65	63168·7	98248·3	147015	71064	331692	65
66	55983·9	87863·3	132734	66195	315560	66
67	49207·8	77959·8	118945	61212	298529	67
68	42862·9	68563·9	105676	56134	280683	68
69	36979·9	59718·0	92984·9	50981·1	262093	69
70	31593·0	51485·9	80964·9	45790·1	242847	70
71	26721·7	43924·0	69721·9	40634·1	223065	71
72	22376·2	37079·8	59364·9	35597·1	202926	72
73	18544·8	30968·4	49962·7	30762·3	182678	73
74	15198·2	25571·8	41541·8	26203·2	162602	74
75	12300·5	20855·6	34091·9	21974·1	142994	75
76	9819·71	16779·5	27584·5	18124·5	124144	76
77	7726·01	13304·9	21987·2	14691·8	106322	77
78	5987·01	10387·3	17253·2	11699·9	89753·9	78
79	4571·11	7982·87	13323·8	9157·6	74619·9	79
80	3440·01	6040·87	10130·9	7048·5	61041·9	80
81	2553·09	4504·77	7590·87	5337·53	49093·9	81
82	1869·51	3311·37	5609·37	3976·03	38800·9	82
83	1349·93	2401·35	4091·97	2915·03	30136·3	83
84	960·51	1717·72	2948·87	2107·43	23011·7	84
85	673·66	1213·00	2099·88	1507·92	17281·4	85
86	466·70	848·62	1480·58	1072·12	12767·7	86
87	321·09	591·76	1037·37	758·33	9280·70	87
88	220·98	411·21	724·80	530·26	6637·80	88
89	153·24	285·17	502·63	367·73	4667·30	89
90	104·58	194·63	343·04	251·02	3224·20	90
91	70·17	130·60	230·18	168·38	2180·30	91
92	46·21	86·01	151·59	110·90	1435·91	92
93	29·79	55·45	97·73	71·50	925·71	93
94	18·71	34·83	61·38	44·91	581·38	94
95	11·35	21·14	37·25	27·26	352·82	95
96	6·56	12·22	21·54	15·76	203·97	96
97	3·53	6·59	11·61	8·49	109·93	97
98	1·70	3·18	5·60	4·09	53·01	98
99	·66	1·25	2·20	1·60	20·79	99
100	·15	·29	·51	·37	4·80	100

4 PER CENT. TABLE 128. 4 PER CENT.

WHOLE SOCIETY.

VALUES OF ANNUITIES ON TWO JOINT LIVES OF EQUAL AGE AND SINGLE PREMIUMS FOR ASSURANCES PAYABLE ON THE FIRST DEATH AND ON THE DEATH OF THE WIFE DURING THE LIFETIME OF THE MEMBER.

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. A_{xx}	Single Premiums for Assurance. Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
16	18·519	·2737	·1368	16
17	18·317	·2816	·1408	17
18	18·115	·2895	·1448	18
19	17·915	·2974	·1487	19
20	17·716	·3052	·1526	20
21	17·518	·3129	·1565	21
22	17·321	·3207	·1603	22
23	17·124	·3284	·1642	23
24	16·925	·3362	·1681	24
25	16·722	·3441	·1721	25
26	16·517	·3522	·1761	26
27	16·307	·3604	·1802	27
28	16·090	·3689	·1845	28
29	15·869	·3776	·1888	29
30	15·641	·3866	·1933	30
31	15·408	·3957	·1978	31
32	15·169	·4051	·2025	32
33	14·925	·4146	·2073	33
34	14·676	·4244	·2122	34
35	14·423	·4343	·2172	35
36	14·163	·4445	·2223	36
37	13·900	·4548	·2274	37
38	13·634	·4653	·2326	38
39	13·365	·4758	·2379	39
40	13·094	·4864	·2432	40
41	12·820	·4972	·2486	41
42	12·542	·5081	·2540	42
43	12·261	·5191	·2596	43
44	11·976	·5303	·2651	44
45	11·685	·5417	·2709	45
46	11·387	·5534	·2767	46
47	11·084	·5653	·2826	47
48	10·774	·5774	·2887	48
49	10·461	·5897	·2948	49
50	10·147	·6020	·3010	50
51	9·831	·6144	·3072	51
52	9·518	·6267	·3134	52
53	9·205	·6390	·3195	53
54	8·894	·6512	·3256	54

TABLE 128.—*continued.*

Age x	Joint Life Annuity. $\bar{a}_{xx}$	Single Premiums for Assurance. First Death. A_{xx}	Death of Wife in Husband's Lifetime. $\bar{A}^{1}_{xx}$	Age x
55	8·584	·6633	·3317	55
56	8·274	·6755	·3377	56
57	7·963	·6877	·3438	57
58	7·649	·7000	·3500	58
59	7·337	·7122	·3561	59
60	7·027	·7244	·3622	60
61	6·720	·7364	·3682	61
62	6·421	·7482	·3741	62
63	6·129	·7596	·3798	63
64	5·847	·7707	·3853	64
65	5·573	·7814	·3907	65
66	5·307	·7919	·3959	66
67	5·048	·8020	·4010	67
68	4·794	·8120	·4060	68
69	4·545	·8217	·4109	69
70	4·301	·8313	·4156	70
71	4·064	·8406	·4203	71
72	3·833	·8497	·4248	72
73	3·609	·8585	·4292	73
74	3·394	·8669	·4334	74
75	3·189	·8749	·4375	75
76	2·994	·8826	·4413	76
77	2·812	·8897	·4448	77
78	2·643	·8963	·4482	78
79	2·486	·9025	·4513	79
80	2·342	·9081	·4541	80
81	2·211	·9133	·4566	81
82	2·093	·9179	·4589	82
83	1·985	·9221	·4611	83
84	1·887	·9260	·4630	84
85	1·797	·9295	·4648	85
86	1·713	·9328	·4664	86
87	1·635	·9359	·4679	87
88	1·560	·9388	·4694	88
89	1·489	·9416	·4708	89
90	1·427	·9440	·4720	90
91	1·365	·9465	·4732	91
92	1·308	·9487	·4744	92
93	1·249	·9510	·4755	93
94	1·186	·9535	·4767	94
95	1·108	·9565	·4783	95
96	1·008	·9605	·4802	96
97	·900	·9647	·4823	97
98	·752	·9705	·4853	98
99	·581	·9772	·4886	99
100	·330	·9871	·4935	100

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